

1999

Attributions of wealth and economics beliefs : cross-cultural analysis

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Son, Ja Kyoung, Attributions of wealth and economics beliefs : cross-cultural analysis, Master of Arts thesis, Department of Psychology, University of Wollongong, 1999. <https://ro.uow.edu.au/theses/2172>

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Attributions of Wealth and Economic Beliefs: Cross-cultural Analysis

A thesis submitted in fulfilment of the
requirements for the award of the degree

Master of Arts (Honours)

from

The University of Wollongong

by

Ja Kyoung Son, B.A., M.A. (Pusan National University)

Department of Psychology
1999

Declaration

In accordance with the regulations of the University of Wollongong, I hereby state that the work described here is my own original work, except where due references are made, and has not been submitted for a higher degree to any other university or institution.

Ja Kyoung Son

Abstract

The aim of the present series of studies was to examine the attributions that Australian and Asian subjects use to explain wealth as well as to compare their economic beliefs. Study I sought to explore several important theoretical and practical issues in the way lay explanations of wealth are made, according to Forgas, Morris and Furnham's (1982) study. Study I also tested the hypothesis that culture plays a crucial role in causal factors of lay attributions for wealth by comparing subjects from an individualistic society (Australia) and subjects from collectivist societies (Hong Kong, Singapore, South Korea and Taiwan). The results supported findings from previous studies that used multidimensional explanatory categories for wealth; social/external, individual/internal and fatalistic explanations. Although the results did not show any statistically significant differences between Australian and Asian subjects, there were some differences evident in each group's unique explanations for wealth (taken within each category of the multidimensional explanations).

Study II extended Study I's analysis (an analysis of qualitative data) by examining quantitatively lay attributions of wealth and their association with economic beliefs, such as the work ethic, pride in work, the humanistic belief system, the organizational belief system, the upward striving belief system, the leisure ethic and the attitudes toward taxation. The purpose of the second study was to assess the extent to which attributions for wealth are associated with general economic beliefs

and secondly, to what extent these associations vary across cultures. Study II supported the view that the Asian subjects are more likely than the Australians to endorse societal and fatalistic views in regards to attributions for wealth. Additionally, in terms of economic attitudes, the Asian subjects were more likely to endorse organizational beliefs, the work ethic and, unexpectedly, upward striving beliefs, while the Australians were more likely to endorse pride in work, the leisure ethic and humanistic beliefs. This study also demonstrated different patterns of each group's attitudes towards wealth and economic beliefs, in terms of statistical analyses among variables related to economic issues.

In conclusion, these studies' findings were discussed in terms that cultural differences may be considered as an important deterministic factor in the outcomes of the attribution process, and in the holding of attitudes related to social and economic issues in everyday life. Moreover, it is hoped that Study I and Study II can contribute to an understanding of the way culture relates to social phenomena, specifically economic issues.

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CHAPTER 1.

STATEMENT OF PROBLEM

One of the current trends in the world has been globalization, that is the rapid spread of economic development, political realignments, technological progress, and telecommunications worldwide. Economic development may be defined as modernization (Smith & Bond, 1993). If this modernization is a uniform and linear process, then the pattern of modernization across its many components (increased exposure to mass media, greater secularization, etc.) should be similar from country to country and culture to culture. Studies of the modernization syndrome across cultures (Sack, 1973), and within cultures (Chiu, 1979), reveal a multifaceted phenomenon which takes different forms in different places. Therefore, it appears that individuals and groups within different countries and cultures can modernize in different ways and with different outcomes (Smith & Bond, 1993).

It is generally assumed that most non-Western countries are developing and industrializing their economies, while most Western countries are already developed and industrialized. Among these non-Western countries, East Asian economies boomed over the past two decades, the world witnessing the 'miraculous' growth of the East Asian region (Hughes, 1993; Schlosstein, 1991; Woronoff, 1992). Japan was the first of the East Asian 'miracle' countries. The newly industrializing countries (NICs) such as Hong Kong, Singapore, South Korea, and Taiwan followed (Hughes,

1993; Schlosstein, 1991; Woronoff, 1992). Weiss (1989) suggested that some characteristics of these four newly industrializing countries (NICs) of Asia evoke the following metaphors: These countries are credited with ferocity (“the four Tigers”) and are alleged to breathe economic fire (“the four Dragons” – Evans & Sculli, 1981; Hicks & Redding, 1983).

It is widely believed that citizens of NICs have some ‘hidden’ economic talents. According to Schlosstein (1991), this is because the levels of education and literacy were not that much higher than in today’s ‘developing’ countries. There are also, according to Schlosstein (1991), no economists, hardly any industrialists, and not even that many technicians or skilled workers in the NICs. It is acknowledged that while people from NICs work very hard, it takes more than hard work to build a modern economy (Woronoff, 1992). Thus, it was believed that the citizens of NICs have special talents that account for their dramatic rise in economic status.

In addition, all NICs had adapted Confucius’s teachings on human interrelationships, emphasizing the importance of hierarchy, social order and proper behaviour. These values also have reinforced the principles of thrift, discipline and hard work (Schlosstein, 1991; Weiss, 1989). Therefore, there is a need to explore differences between Western individualistic cultures and Eastern collectivist cultures in attitudes towards economic issues so as to comprehensively understand social and economic behaviour.

Furthermore, it appears that cross-cultural studies (specifically, an emphasis on individualism and collectivism) can offer new insights to understanding the processes of economic development/modernization (Smith & Bond, 1993). In addition, research into cross-cultural differences related to these issues will help in identifying constructs related to social behavior, such as values, beliefs and expectancies, which may account for the rapid development of NICs. These constructs may be quantifiable and measured in ways that are sensitive to the various cultural backgrounds of each respondent (Smith & Bond, 1993). Thus, the present study will try to focus on differences in people's attitudes towards economic issues. People are faced continuously with economic 'events' and a series of economic 'decisions'. As economic life is integral to everyday life, economic behavior thus can be investigated very effectively within a psychological framework.

The aim of the present series of studies, therefore, is to examine the attributions that Australians and Asians use to explain wealth, as well as to compare their economic beliefs. By doing this, it is hoped to shed light on psychological processes that may, in part, explain Australian-Asian differences in economic behaviour.

CHAPTER 2.

LITERATURE REVIEW

2.1 Justification for using lay theories in this study

Lay theories have been used in this study because they form a promising approach to understanding social behaviors in terms of psychological perspectives (ie. how people perceive, think, and act in real-life settings). For Heider (1958), it is of vital importance for people to explain what has occurred because the explanation gives meaning to the event, thus assisting an individual's orientation towards the world. An explanation may clarify whether the event in question is likely to recur, and may assist in our control over its outcome (Bains, 1983). For example, an explanation may mediate moral responsibility, may help us uncover who is to blame, and what rewards or punishments they should receive. Explaining involves assigning present and temporary events to relatively stable aspects of the world (Bains, 1983).

In attribution-making about the world, lay people are assumed to use short-cuts or 'heuristics' (Kruglanski, Baldwin & Towson, 1983). This is because heuristics are generally automatic strategies which "reduce complex, inferential tasks to simple judgment operations" (Nisbett & Ross, 1980, p.7). In fact, one of the roles of attributions is to both reduce ambiguity and to make information unequivocal (Heider, 1958).

In trying to understand the social and physical world as stable, orderly, predictable and coherent, 'lay' people, who are non-specialist, everyday persons, have developed explanations or theories for phenomena salient to their own lives. The general function these explanations or theories have is probably to establish cause and effect relationships between phenomena. Lay theories are a crucial tool in trying to understand lay individual's perceptions and behaviour in social and physical contexts:

People strive to understand, predict, and control events that concern them. On the basis of observation, they form beliefs or theories about what is occurring. New observations then serve to support, refute, or modify these theories (Heider, 1958, chap.4).

It is therefore important to understand lay people's beliefs or theories because people act on the basis of them. Regarding Heider's reasoning above, there is a similarity between the goals and activities of scientists and those of people in their everyday lives (Heider, 1958). Therefore, these beliefs must be taken into account if psychologists hope to understand human behavior (Ross & Fletcher, 1985). On the other hand, these lay theories are quite different from theories that have been developed in many of the social sciences, such as anthropology, criminology, and sociology (Furnham, 1988).

Specifically, the differences between 'lay' and 'scientific' theories are as follows (Furnham, 1988, pp.2-7):

- “Lay theories are implicit, having tacit, non-specified assumptions. Scientific theories, however, are formal (i.e. they are set in a logical, internally consistent manner).
- Lay theories are frequently ambiguous, incoherent and inconsistent unlike scientific theories (which are usually both coherent and consistent). For example, a person could hold two mutually contradictory ideas or beliefs concurrently, but not be troubled by such an inconsistency.
- Though lay theories often confuse cause and effect due to their correlational nature, they visualize variable relationships and then infer directional causes, based on an implicit theory . . .”

Thus, most lay theories have been found to be inferior compared to scientific theories (Eysenk, 1960) as they have implicit, informal, ‘non-scientific’ characteristics. However, lay theories are useful in directing research in problematic areas, such as into social, economic, or political issues. This is because the general function of these beliefs is to establish a cause and effect relationship between phenomena (Furnham, 1988). These beliefs enable people to apportion blame, praise or responsibility in their social world.

Various beliefs that serve to make the world a stable, orderly and predictable place, for example, include the ‘just world hypothesis’ which are functional and essential in attribution-making (Lerner, 1980). As a way of adapting to a world

passively, such hypotheses mean a general belief that the world is a just place where good things happen to 'good' people and bad things happen to 'bad' people.

Individuals have a need to believe that they live in a world where people generally get what they deserve. The beliefs that the world is 'just' enables the individual to confront his/her physical and social environment(s) as though they were stable and orderly (Lerner & Miller, 1978, p.1030)

According to Hewstone (1983), lay theories fulfill the following functions. Firstly, lay theories assist people to achieve some control over their environment through an understanding of cause and effect in their physical and social world. This is the control function. Next, lay theories fulfill a function of protecting, validating, and enhancing feelings of personal worth and effectiveness. This is the self-esteem function. Lastly, lay theories help people gain public approval and avoid embarrassment; this is the self-presentation function. Due to these characteristics and functions, people hold and continuously develop lay theories in their physical and social world(s).

Social psychology has been dominated by the study of social cognition which stresses that the best way to understand complex social behaviour is by studying how people process, present, and utilize information about themselves, others, and their social world (Furnham, 1988). Much of the research in this area has concerned itself with lay people's knowledge and information processing. The basic themes generally used in lay theories include issues of 'common sense' and people's views on human

nature (Furnham, 1988). According to Fletcher (1984), common sense can be delineated as a set of shared fundamental assumptions about the nature of the social and physical world, a set of cultural maxims and shared beliefs about the social and physical world, and a shared way of thinking known as mental processes involved in explaining, interpreting, and understanding the behaviour of the self and others.

All lay theories of behaviour depend on an individual's fundamental beliefs about 'human nature', that is the basic dimensions that people agree and disagree on. These beliefs, (that persons hold regarding human nature) serve to make the world a more orderly, stable, and predictable place. They also provide a 'script' through which individuals understand their own actions and the actions of others (Furnham, 1988).

Lay beliefs, like attitudes and explanations, also have consequences for the development of other beliefs and for social behavior, such as beliefs relating to the Protestant work ethic (Furnham & Bland, 1983). If an individual's major core beliefs change, others related to it are likely to change too (Furnham & Bland, 1983). As Furnham and Lewis (1986) have noted, lay economic beliefs can reciprocally affect economic variables. Lay beliefs may also have other consequences. For example, they may affect a person's self-concept and/or the way they interpret their own behaviour.

There are many approaches that can be used in studying lay theories of human behaviour. One of which is attribution theory (Ross & Fletcher, 1985), which is concerned with how or why lay people explain events. "Attribution refers to linking an

event to its causes, and enables us to understand and react to our surroundings” (Ross & Fletcher, 1985, p.73). As a theory, “attribution theory seeks to understand the processes by which people attribute causes to their own behaviour and that of others” (Augoustinos & Walker, 1995, p.185).

It is a commonly used specific and practical approach, used in understanding individual perceptions and behaviours in the social and physical sciences. It describes the process lay people go through in explaining everyday phenomena, such as why they (or others) pass or fail tests, why they like or dislike others, and why some people are poor while others are rich. In Heider’s words, “the ordinary person has a great and profound understanding of himself/herself and other people which, though unformulated or only vaguely conceived, enables him/her to interact with others in a more or less adaptive way” (Heider, 1958, p.2). In this sense, Heider (1958) regarded lay people as ‘naïve’ scientists (Heider, 1958), which means untrained.

The naïve analysis of action (Heider, 1958) deals with how observable behaviour is linked to unobservable causes. It is a fundamental activity that enables individuals to create ‘organization from chaos’ and relate continuously changing stimuli to stable properties of the environment. This leads to the crucial distinction between internal and external causes. Internal causes are factors within the person (e.g. effort, ability, and intention), while external causes are factors outside him/her (e.g. the difficulty of the tasks, and ‘luck’).

The person-situation distinction on the attribution process has been central to exploring explanations for unexpected behaviours (Hewstone, 1983). Lay people's causal explanations have been central to attributions for events and behaviours in social or physical contexts, and may provide an understanding of why people act as they do and why such beliefs are often firmly held (Heider, 1958).

Based on Heider's (1958) and Rotter's (1966) studies, Weiner (1974, 1980) classified causes in terms of their 'locus' (internal-external), their 'stability' (stable-unstable over time and across situations) and 'controllability' (whether or not the outcome was controllable) for the major categories of lay explanations. These three conceptual dimensions of lay explanations have considerable theoretical importance (Harvey, Ickes & Kidd, 1978). Several studies have indeed shown that lay explanations of poverty or unemployment (Feather, 1974; Furnham, 1982a; Heaven, 1989ab, 1990) and success and failure (Meyer, 1980; Younger, Arrowood & Hemsley, 1977) are often consistent with such categories.

For example, in Weiner's (1974) study, perceived causes of success or failure in the context of educational achievement may be categorized in terms of the three dimensions specified above. Specifically, ability would be categorized as 'stable-internal' and luck as 'unstable-external'. The concept of controllability is used to distinguish effort (controllable) from ability (uncontrollable), or teacher bias (controllable) from task difficulty (uncontrollable). Weiner (1985) further suggested that the perceived causes influence changes in expectancies of future success or failure

as well as effective responses (e.g. anger, gratitude, guilt, shame) which can guide and motivate behaviour.

One of the most important functions of attributions is the greater control over the environment that an understanding of causal relationships enables (Heider, 1958, 1976; Kelley, 1971; Pittman & Pittman, 1980) because a desire for control is an important motivating force in the attribution process (Bains, 1983; Harvey & Weary, 1984; Kelley & Michela, 1980; Weiner, 1974, 1985; Wortman, 1976). In other words, our perceptions of the controllability of events in the world is crucially dependent on the particular nature of the causal antecedents that are held to be important, and especially whether such antecedents are controllable or not (Hewstone, 1983). Rotter's (1966) internal-external locus of control study attempts to discriminate between people with a 'passive' world view regarding important events and those with an 'active' world view regarding such events.

Both Rotter (1966) and Weiner (1974, 1985) have examined the implications that a certain world view or a particular explanation may have for control (Hewstone, 1983). This control motivation may actually influence and distort the way events are explained with an individual's attributions for events being internally or externally controlled (Bains, 1983). Ross and Fletcher (1985) suggested also that the internality or externality distinction has come to be seen as the most important distinguishing feature of attributional causes. The internal-external locus of control concept has been applied to various areas, for example, studies of general health (Wallston, Wallston, &

DeVellis, 1978), political behavior (Davis, 1983), heart disease (O'Connell & Price, 1985), and economic issues such as unemployment and poverty (Furnham, 1986; Furnham & Lewis, 1986; Heaven, 1989ab, 1990).

According to Feather (1985), the explanations that people hold for events are linked to other beliefs, attitudes, and values within the total belief system in ways that give meaning and consistency to the events that occur. The system of beliefs is itself grounded in basic motivational and affective concerns so that the explanations that individuals construct have functional significance in terms of a complex set of determinants involving cognition, motivation, and affect. Thus, it appears that causal attributions for events in daily life are both the products of neutral information processing and are linked to the cognitive-affective system (Feather, 1985).

2.1.1 Attributions and Social Representations

Because attributions and social representations are closely linked, it is important to discuss their properties in detail. It is generally accepted that expectations and explanations determine how people conceive the causes of events in their daily lives (Augoustinos & Walker, 1995). These expectations and explanations can come from an individual's attributions as a consequence of some cognitive process, or socio-cultural knowledge and beliefs that people generally share. Most research in this area (for explanations of the causes of events occurring in daily life) has been largely dependent on attribution theory and social representation theory.

Both attribution theory and social representations reflect a 'fundamental human need' to understand events (Augoustinos & Walker, 1995), and emphasize the important role of social explanations of daily life. In making these causal explanations, attribution theory focuses on the individual cognitive processes involved, and seeks to understand the processes by which lay people attribute their own behaviour and the behaviour of others in making such explanations. Thus, attribution theory studies how people process, present, and utilize information about themselves, others, and their social world(s) (Furnham, 1988) through the cause and effect relationships of events. It is possible to conclude that attribution theory is an approach used to understand individual perceptions and behaviours in social and physical worlds.

In contrast, social representations are defined as a set of concepts, statements, and explanations originating in daily lives in the course of inter-individual communications. Social representations refer to the social and collective nature of such explanations, and the explanatory function of the knowledge and meaning system. Therefore, the latter can be essential in gaining an understanding of the socio-cultural context within which causal attributions are made. This is because social representations emphasize the content of social knowledge and offer a foundation upon which attributions are built (Moscovici, 1981,1984; Moscovici & Hewstone, 1983).

People's prior expectations, beliefs, knowledge, or schema also influence what incoming social information will be needed to engage in causal attributions

(Augoustinos & Walker, 1995). The social foundation of such explanations is that people learn concepts such as expectations, beliefs, knowledge, or schema and these are socially retained in accordance with their own cultural conditioning. Social representations serve to build up the 'base' of people's expectations and explanations in making attributions of events (Hewstone, 1989, 1990). In addition, social representations make it possible for us to classify persons and other objects, to compare and explain behaviours, and to objectify them as parts of our social setting (Moscovici, 1988). Thus, a theory of social causality must be viewed within the context of social representations (Moscovici, 1981).

Hewstone (1983, 1989, 1990) suggests that the use of a cultural hypothesis to explain behaviors and events can be regarded as a kind of 'socialized processing' (Augoustinos & Walker, 1995). This is because culturally agreed upon explanations eventually come to be regarded as common sense explanations. It is possible that each society has its own patterns of cultural and social explanations for social or economic phenomena, such as success or failure, poverty, unemployment, or wealth. It is suggested by Augoustinos and Walker (1995) that the study of people's expectations and explanations which they possess regarding particular social domains can reveal pre-existing knowledge structures and patterns which they employ to filter and process incoming information in their own culture. Thus, a representation-based approach to attribution will be necessary to examine cultural foundations needed for an understanding of the differences in people's attributions in social or economic phenomena.

By seeking to draw links from attributions to the social/cultural context within which thought processes are embedded, this study will demonstrate the social psychological nature of everyday explanations used for social and economic issues.

2.1.2 Cross-Cultural Attributions

Much research has been undertaken to investigate the role of cultural influences on attributions (Augoustinos & Walker, 1995). Results have shown generally that adults in the west are more likely to emphasize dispositional factors, which are individual or internal, in making attributions while non-Westernized adults are more likely to stress situational or contextual factors (Shweder & Bourne, 1982). It is possible that this cultural difference may be caused partly by different cultural conceptions of individuals, which they have acquired in their own cultures (Miller, 1984). This study suggests, in accordance with Augoustinos and Walker (1995), Miller (1984) and Smith and Bond (1993), that people in the West think and behave in an individualistic manner, stressing the centrality and autonomy of the individual actor in all actions. In other non-Western (particularly East Asian) areas, collectivist paradigms appear to be more common. These emphasize the interdependence between individuals and their surroundings. Therefore, this study recognizes the role of culture in developing people's prior expectations, beliefs, knowledge, or value systems.

Firstly, culture is generally defined in terms of the shared meanings given to events in everyday life (Rohner, 1984). In other words, culture is defined as the 'collective programming of the mind' which distinguishes members of one group from another (Hofstede, 1980). Therefore, cultures are conceptualized in terms of meanings, and it is quite appropriate to study cultures by assessing the values of representative samples of members from each culture (Smith & Bond, 1993).

It appears certain that culture has a crucial effect on a person's attitudes, behaviours or beliefs through socialization (Augoustinos & Walker, 1995; Furnham, 1982d; Hofstede, 1980; Morris & Peng, 1994; Triandis, 1995). As a result, people from different cultures often make different causal attributions for the same behaviour (Triandis, 1990, 1995). In this model, the cross-cultural approach to attribution can be defined as one that compares the extent, and type of, attributional activity across different cultures (Bond, 1983). Thus, to understand the way culture relates to social or psychological phenomena, it must be analyzed by determining dimensions of cultural variation between cultures. One of the most promising dimensions in this model is individualism-collectivism (Triandis, Bontempo, Villareal, Asai & Lucca, 1988).

Traditionally, cultures have been largely divided into two categories: an individualist culture in which persons are primarily identified as individual 'units', and a collectivist culture in which persons are primarily identified as group 'members' (Morris & Peng, 1994; Triandis, 1990, 1995). In a general sense, individualism is defined as a social pattern consisting of loosely linked individuals who see themselves

as independent of collectives, such as families, co-workers, tribes, and nations. They are motivated by their own preferences, needs, rights, and the contracts they have established with others in collectives in their culture. In addition, they give priority to their personal goals over the goals of others, and emphasize rational analysis of the advantages or disadvantages of associating with others.

In contrast, collectivism is defined as a social pattern that consists of closely linked individuals who view themselves as part of one or more collectives. They are motivated by the norms of, and duties imposed by, such collectives. They are also willing to give priority to the goals of these collectives over their own personal goals, and emphasize their connections to members of these collectives (Triandis, 1990, 1995; Triandis et al., 1988).

This paradigm was confirmed by Han and Shavitt's (1994) study on the influence of cultural symbols which are patterns characterized by shared beliefs, attitudes, norms, roles, and values that are organized around a theme (Triandis, 1990, 1995) on economic behavior. In the Han and Shavitt's (1994) study, magazine advertisements in America were found to use more individualistic rhetoric, such as "try it, you'll like it!" and emphasized personal success, independence, and other individualistic values. Comparable advertisements in Korea used collectivistic appeals like "it will satisfy your family" and emphasized themes of harmony and family integrity. This study also showed that subjects who were most persuaded, and retained

and recalled more information, did so in conditions where the culture of the subject closely matched the appeal of the product.

In highly individualistic cultures such as America or Australia, citizens are socialized to behave according to personal preferences and can leave groups at will (Morris & Peng, 1994). Morris and Peng (1994) also found in highly collectivist cultures such as Japan, China, Korea, Hong Kong and Singapore, that citizens cannot freely disassociate from group as they are socialized to behave according to group norms, roles and situational constraints. As a result, the person-centred perspective, which is social behavior expressing stable, global, internal dispositions, is more common in individualistic cultures. The situation-centered perspective, of social behavior being shaped by relationships, roles, and situational pressures, is more widespread in collectivist cultures.

Shared beliefs, attitudes, norms, roles and behaviours are essential aspects of any cultural groups. Persons from each cultural group base their perceptions of their social environment using an individualistic or collectivist framework (Triandis, 1995). It is possible that different perceptions from different cultures make people respond differently in regards to lay explanations of social or economic phenomena. This hypothesis was supported by Zucker and Weiner (1993) who found that among individualists the cause of 'poverty' was attributed to individualistic factors. For example, they are poor because they are not self-reliant. Collectivists, on the other hand, attributed poverty to collectivistic factors, for example, they are poor because

the government has policy deficiencies. Therefore, when making attributions for social or economic issues, individualists attribute such events to internal individual causes more frequently than collectivists, who tend to attribute them to external causes (Newman, 1993).

The particular shape that collectivism and individualism as a cultural framework take may be influenced by a number of experiential and situational factors in individual cultures (Triandis, 1990, 1995). It is possible to conclude, in general, that attributes of individualism and collectivism have four universal dimensions to their constructs. Firstly, the definition of the self is interdependent in collectivism and independent in individualism (Markus & Kitayama, 1991; Reykowski, 1994). Secondly, cognitions guiding social behaviours focus on norms, obligations, and duties in collectivist cultures, while those guiding social behaviours focus on attitudes, personal needs, rights, and contracts in individualistic cultures (Millers, 1984). Thirdly, in collectivist cultures, group goals have priority while, in individualistic ones, personal goals have priority. As a result, personal and communal goals can be closely aligned in collectivist cultures (unlike in an individualism model). Finally, an emphasis on relationships is widespread in collectivist cultures, even if it is not always in the best interests of citizens in such cultures to behave under such obligations. In individualistic cultures, the emphasis is on rational analyses of the advantages or disadvantages of maintaining relationships (Kim, Triandis, Kagitcibasi, Choi & Yoon, 1994).

An attitude is the property of an individual, but social representations are collectively created and maintained. This is because most fundamental representations exist in our cultural group long before we exist (Smith & Bond, 1993). Accordingly, an individual's attributions will be strongly affected by knowledge as to what are the dominant values of most people in their own culture, so personal values and expectancies can be intertwined with cultural values and expectations. Thus, the same situations can mean different things to persons of different cultural backgrounds (Oatey, 1992). The behaviors caused by these different situational representations are also likely to differ (Furnham, 1982f).

Specifically, people in the West, who emphasize an individual's centrality and autonomy, are likely to make individualistic or dispositional attributions for events in their daily life, whereas people in collectivistic cultures, who stress their group's centrality and interdependence are more likely to make situational or contextual attributions rather than individualistic or dispositional attributions (Augoustinos & Walker, 1995). In addition, collectivistic cultures regard 'effort' as a very important factor in everyday life (Stevenson, Stigler, Lee, Lucker, Kitamura & Hsu, 1985), since by 'trying hard' or appearing to do so, no one challenges the existing order, or shows a lack of loyalty (Bond, 1991). Individualist cultures largely emphasize ability as an explanatory factor. Variations in ability are consistent with important characteristics in individualist cultures (Synder & Fromkin, 1980) and demonstrate individual resistance to group pressures for conformity (Smith & Bond, 1993).

Previous research on people from Western cultures has found significant references to dispositions of the agent (Livesley & Broomley, 1973; Peevers & Secord, 1973). In contrast, Schweder and Bourne (1982) found that people from non-Western cultures used more contextual and behavioral properties than those from Western cultures, and the non-Western concept of the 'person' was not distinguishable from social roles and social relationships. The holistic (collectivist) conception of the person in non-Western cultures may be supported by Jahoda (1982)'s study who found that external roles and norms have greater effects on an individual's behaviour in collectivist cultures, compared to non-collectivist ones.

Miller (1984) also suggested that cultural differences in the development of attributions may be explained in terms of the different cultural conceptions of the person acquired by developing individuals in Western (individualistic) and non-Western (collectivist) cultures. For example, Miller (1984) reported that there were little differences between the responses of Americans and Hindus at younger ages (8-11 years of age), but Americans referred to greater dispositional properties in their explanations of events than Hindus, as age increased. In contrast, Hindus made significantly greater references to contextual factors in their explanations of events. These results provide evidence of the independent effect of cultural meaning systems on the attribution process, and also show how cultural meaning systems can be developed via socialization.

In short, it appears that individuals' prior expectations, beliefs, knowledge or schemes reflect their own cultural background whether or not they come from a collectivist, or an individualist society. Cultural differences may be considered as an important factor that determines the outcome of the attribution process in everyday life. Accordingly, it is clear that people from different cultures will probably show different patterns of causal attributions regarding social or economic phenomena.

2.2 The Importance of Lay Theories in Economics

It is generally accepted that in everyday life people are faced continuously with economic 'events' and a series of economic 'decisions'. The main focus in studying economics in terms of psychological perspectives, concerns understanding and beliefs about the economy, such as at what age various sophisticated economic concepts are grasped and what socialization experiences determine the extent and structure of economic beliefs and the nature of economic behavior (Furnham, 1987; Lewis, Webley & Furnham, 1995).

Research on lay people's economic beliefs has been largely influenced by attribution theory. Social psychologists are interested in lay people's economic beliefs and behaviours (Furnham & Lewis, 1986). One way to understand such phenomena is to look at the structures and determinants of lay people's beliefs or theories about the economy. These beliefs function in self-enhancing or self-protective ways, and the

determinants of these beliefs include educational status, age, gender, and social class which can all possibly play a part in determining a person's economic beliefs (Furnham, 1987, 1988).

Research on lay explanations of economic success or failure is of considerable importance for at least three reasons. Firstly, a study of how attributions for economic success or failure are made offers opportunities to examine some of the assumptions of attribution theory in a real-life context (Kelley, 1973). Secondly, an understanding of the nature and dynamics of public attitudes toward economic success or failure is of importance in decision-making processes in the political arena (Feagin, 1972; Feather, 1974). Whether unemployment, poverty, or wealth is attributed to individual effort and ability, or to the uncontrollable workings of the economic system, public attitudes toward economic success or failure strongly affects attitudes towards welfare legislation and the political system in general. Thirdly, lay explanations for these various economic phenomena are not only economic, but often normative and moralistic (Furnham & Lewis, 1986). That is, they tend to reflect the individual's values and may determine future behaviour (Kelley & Mickela, 1980).

Research into people's economic beliefs, values, and behaviours provides empirical evidence of how people participate in the economy and what they think about its operation (Lewis, Webley & Furnham, 1995). Research on causal attributions for financial success and failure has a particular relevance to the way lay explanations of unemployment, poverty or wealth are made (Furnham, 1987, 1988;

Furnham & Lewis, 1986; Lewis, Webley & Furnham, 1995), and consequently such research may provide a foundation to understand lay people's economic orientation. Most previous studies concerning lay explanations of economic phenomena have generally dealt with such issues as unemployment, poverty, and wealth (Furnham, 1988; Furnham & Lewis, 1986). Attributions for unemployment and poverty will be briefly discussed before turning to attributions for wealth.

2.2.1 Lay Explanations of Unemployment

There is considerable literature on lay or everyday explanations of unemployment. There has been some interest in lay explanations for unemployment as previous findings have shown the long-term unemployed often offer societal (external/situational) attributions for their own/others' lack of employment. However, these explanations can then become fatalistic, and finally individualistic, characterized by a strong sense of self-blame (Hayes & Nutman, 1981; Furnham & Lewis, 1986; Lewis & Furnham, 1986). This pattern tends to become destructive as such attributions can affect job-searching, that is, individualistic explanations for personal unemployment can lower self-esteem/self-expectations (Furnham, 1985; Feather, 1982). This state of mind affects such persons' job-search strategies, which then lowers the probability of gaining employment (finally confirming their expectations).

Furnham (1982d) investigated differences in lay explanations for unemployment in Britain by using two different groups; an employed group and an unemployed group.

The results showed different patterns between the two groups. The employed group believed more in individualistic explanations and the unemployed group believed more in societal explanations for the current causes of unemployment. However, according to Hayes and Nutman (1981), the longer a person remains out of work, the more the unemployed person will blame themselves for their plight. These tendencies can be connected also to a nation's economic situation, specifically the unemployment rate. Furnham and Hesketh (1989) compared lay attributions of unemployment in Britain and New Zealand. The British (whose unemployment rate at that time was nearly three times that of New Zealand) tended to rate societal factors as more important, whereas New Zealanders tended to rate individualistic factors as more important.

In an Australian study, Heaven (1989a) supported the hypothesis that the attributions individuals make for unemployment are multidimensional (the explanations including negative individual, societal-'inefficiency and government policy' and fatalistic). He also found that such attributions related differently to various demographic variables such as voting preferences and level of education (particularly in a community sample of adult Australians). He found that those who had received unemployment benefits were less likely to "blame the victim" than individuals who had never received such benefits (the negative individual explanation). Additionally, those who had received unemployment benefits tended to attribute unemployment to societal (inefficiency and government policy) causes - that is, to causes beyond their control. Heaven's (1989a) findings also support the demographic correlates of explanations of unemployment (namely, voting intention and educational level). For example, the

Liberal or National ('right-wing' or conservative) voters were more likely to endorse negative individualistic explanations, while Labor and Democrat ('left-wing') voters were more likely to endorse societal explanations.

In other Australian studies, Singer, Stacey and Ritchie (1987) and Gurney (1981) found that male subjects considered external or societal factors to be more important than females did. Unemployed males were more 'external' in their attributions of unemployment than employed males, and there were no differences between employed and unemployed females. Feather (1983, 1984) reported that adolescent females, in particular, rated certain external-societal reasons for unemployment as important, for example, prejudice, discrimination, and disruptive union action. In contrast, Singer and Stacey (1986) found no gender differences in unemployment attributions. Lewis, Snell, and Furnham (1987), despite using a large and representative sample and investigating many variables such as gender, class, age, housing levels, and trade union membership, found very few demographic differences. The explanations mentioned in total above were categorized into three factors by Furnham (1982d). It was found that 78 per cent of such explanations were societal, 24 per cent fatalistic, and only 7 per cent individualistic.

In summary, the results from previous studies suggest that lay attributions of unemployment can be categorized into several factors, and the differences in explanations of unemployment given by people of various backgrounds can be explained primarily in terms of self-interest. This is because the explanations of

unemployment can reflect an individual's desire for control over their environment and this feeling for control is an important motivating force in the attribution process (Bains, 1983; Harvey & Weary, 1984; Heaven, 1989b; Kelley & Michela, 1980; Lewis & Furnham, 1986; Weiner, 1974; Wortman, 1976). It is generally accepted that a concept related to the individual's desire of control over their environment is the 'just world hypothesis' (Bains, 1983; Kelley & Michela, 1980; Wortman, 1976), in which individuals have a view of the world as an 'orderly' and 'just' place (Lerner, 1980). Thus, the consequences of a negative event are easily attributed to dispositional or internal factors over which the individual is said to have some control.

2.2.2 Lay Explanations of Poverty

Several theories for the causes of poverty have been developed in various disciplines such as economics, sociology, political science, and psychology (Furnham, 1997; Lewis, Webley & Furnham, 1995). As a result, there is a lot of literature regarding lay or everyday explanations for poverty and related phenomena (such as homelessness). In an influential study that surveyed over 1000 American respondents, Feagin (1975) categorized explanations of poverty into the following three groups: "The first explanations of poverty are termed individualistic, and "placed responsibility for poverty on the behaviour of individuals". Societal explanations, however, "place responsibility on extreme societal and economic forces". Finally, fatalistic explanations "place responsibility on luck and fate". Thus, these attributions are similar to those for unemployment.

Feagin's (1972, 1975) explanations for poverty suggest that the explanatory categories are multidimensional with the dimensions closely matching those of Furnham (1982d, 1983a), such as controllability, stability and locus of control. This (three factor) classification of explanations has received considerable support from factor analytic studies (Feather, 1974; Furnham, 1982abcde; Heaven, 1989ab, 1990; Payne & Furnham, 1985). Moreover, explanations for poverty are systematically linked to attitudes towards welfare. This suggests that people can hold coherent theories regarding the causal factors relevant to, as well as the cures for, poverty.

Furthermore, most studies on the attributions of poverty highlight various religious, ethnic, regional, age, income, and educational differences in terms of lay attributions. Feagin (1975)'s data demonstrates white Protestant and Catholics, those over 50 years, middle-income groups, and those with middle levels of educational qualifications preferred individualistic factors in their explanations for the causes of poverty. On the contrary, black Protestants and Jews, those persons under 30 years and lower-income, and less well educated groups tended more to favor societal or structural explanations in this context. Consequently, Feagin's (1975) work encouraged numerous studies concerned with other variables which determine lay explanations for poverty.

In a comparison study between Australians and Americans, Feather's (1974) findings showed that Australians blamed poverty to a lesser extent on individualistic

reasons than the Americans did in his study. In addition, both groups were different (from each other) in terms of their religious ties, occupational and educational status, gender and income levels. Specifically, in both groups, younger subjects were less likely to attribute the causes of poverty using individualistic explanations. There was also a greater likelihood of Protestants attributing poverty to negative individualistic factors. Catholics on the other hand were more likely to attribute poverty to societal causes. On the basis of his results, Feather (1974) asserts that values and beliefs (as well as demographic variables) should be taken into account in predicting people's explanations of the causes of behaviour:

In affluent societies, however, members believe that there is plenty to go around and that, even though the poor have brought misfortune upon themselves, they should have some part of the plentiful resources that are available. One's reactions to inequalities would therefore depend upon the sometimes harsh economic and social realities of how much is available and whether it can be increased, as well as upon the dominant values, attitudes and modes of causal attribution that have emerged as complex products of one's socialization (Feather, 1974, p.215).

Furnham (1982c) supported the idea that socialization is crucial in explanations regarding poverty. He found that English public school boys (traditionally from middle or upper-class backgrounds), were convinced individualistic explanations for poverty were the most important such explanations. Comprehensive schoolboys (from working-class backgrounds), however, believed societal explanations as the most important explanations regarding the causes of poverty. At a more micro level, public school boys thought "lack of thrift and proper money management by poor people"

was the most important of their individualistic explanations. Comprehensive schoolboys thought “failure of industry to provide enough jobs for poor people” to be the most important societal explanation.

Heaven (1989b) investigated the relationship between economic locus of control beliefs and lay explanations of poverty in Australian subjects. Specifically, the subjects tended to explain poverty in terms of societal or behavioral and characterological factors. Subjects who endorsed negative individualistic attribution were internally controlled in regards to their own economic well-being. By contrast, subjects who supported societal explanations felt their own economic well-being to be subject to external control such as ‘chance’ factors and powerful ‘others’. They also tended to have low income and low occupational status. This findings supports the view that attributions are multidimensional (Weiner, 1974). In addition, it would appear that lay explanations of poverty are also related to one’s own economic locus of control (Heaven, 1989b).

In a noteworthy cross-cultural study comparing British and Indians respondents, Furnham (1982e) pointed out that Indians exhibit a strong belief in external or fatalistic locus of control. Furnham (1982e) found that this was partly because Indians believe strongly in fate and predestination. Thus, they show external explanations for poverty which are related to generalized expectancies of control over their own life. Indian respondents believed that “lack of thrift and proper money management” was a relatively unimportant factor, while the British felt it important.

On societal explanations, British subjects found “low wages in some businesses and industries” a very important explanation, while the Indian subjects believed “failure of society to provide good schools” to be important.

Finally, these attributions also tend to be linked to other belief systems, such as religion (Furnham, 1982e). According to Furnham (1982e), the explanations for poverty in India are differentiated in accordance with their religions. Christians attributed poverty more to individualistic reasons than Hindus. This different pattern of explanations for Christians was attributed by the researcher to the ‘Protestant work ethic’ whereas Hindus believe in the doctrine of predestination (1982e).

2.2.3 Lay Attributions of Wealth

Few studies have investigated how lay people explain the causes of wealth (Furnham, 1988; Lewis, Webley & Furnham, 1995). According to Furnham (1988) and Lewis, Webley and Furnham (1995), this is probably because wealth is not considered to be a social problem by most societies. Yet, it is clear that the question of how people become wealthy is constantly discussed and is the topic of numerous books and other publications (Furnham, 1988; Lewis, Webley, & Furnham, 1995). There have been few studies on attitudes to the rich (Lewis, Stanford, & Fleming, 1979) and the relationship between wealth and happiness (Lane, 1983; Simon & Gabnon, 1976).

Despite the shortage of psychological research into wealth and the wealthy, there have been a few studies on lay perceptions of financial success, that is, how lay people explain the causes of wealth. Although these few studies have been done in different countries with different populations, the findings have yielded results similar to those studies of poverty or unemployment in terms of their main structure. This suggests that types of explanations for poverty or unemployment may mirror explanations for wealth. For example, older, white Protestants may explain poverty in individualistic terms, such as “the poor are lazy, manage their money inappropriately, squander their money”, and explain wealth in the same way; “the rich are hard working, are careful about financial management, carefully invest and save their money”. Therefore, it seems possible that lay explanations for a range of economic issues may form an integrated and coherent system (Furnham & Lewis, 1986).

For example, in Younger, Arrowood and Hemsley’s (1977) study, when a group of Canadian undergraduates were asked to account for how a ‘financially successful’, an ‘average achiever’, and a ‘failed’ person “got to be who and what he is”, the subjects conceived the financially successful person to be as “least responsible” and the failed person as “most responsible” for their current status. Additionally, the successful person was believed to be ‘luckier’ than either the average achiever or the failure, but not more industrious than the norm. The subjects, however, stated that if the ‘target’ person was asked to suggest factors for their own success or failure, the successful would most likely say their achievement was due to personal and/or internal factors. In contrast, the ‘failures’ would consider their circumstances were mainly due

to external factors. In a study conducted in the US involving a thousand male workers, Vecchio (1981) found that people who attributed locus of control beliefs for external factors were themselves of lower financial and educational status, less satisfied with their current employment, and were more likely to be Afro-American (in comparison to those workers who had made internal attributions).

Lewis (1981), in investigating the relationship between political beliefs/voting patterns and attributions for wealth, found that 54 per cent of all British subjects felt the wealthy had been 'luckier' than others. Also, 60 per cent of the total felt the wealthy had received more assistance from others, with 26 per cent believing they simply worked harder. However, the wealthy were seen by 52 per cent as generally making more optimal use of their opportunities. In a similar study among a group of British subjects, Furnham (1983a) found that subjects considered "Inheriting wealth from parents and relatives" as the most important explanation for wealth. The next most important explanation was 'very high wages in some businesses and trades'.

In an Australian study, Forgas, Morris and Furnham (1982) analyzed the content of responses to the question: "Indicate the six most important reasons, in order of importance, why you think some people are better off financially than others". They found that the most important explanations could be grouped into four categories: individual effort (individualistic/internal factors) including "hard work and savings", social (situational/external) factors such as "the economic system and taxation issues", family background factors such as "any inheritances and good schooling", and luck or

chance factors. In addition, the study suggested that attributions to internal/individual causes, such as thrift, hard work and business sense, were significantly more likely to be made when the target person was a migrant, rather than a native-born Australian. This trend can confirm the common stereotype of migrants in Australia as being particularly industrious and motivated, in comparison to the more easygoing attitudes (including to work) of native-born Australians. Thus, “information about a person’s social and ethnic background, and the judge’s own demographic characteristics play a role in attribution judgments only because they stand as significant symbols of cultural values” (Forgas, Morris & Furnham, 1982, p.395).

Most previous studies on lay explanations for wealth have nearly all been conducted in Western, English-speaking countries. An exception is Furnham and Bond (1986), who conducted such a study in Hong Kong. They found some differences between British and Hong Kong subjects in explaining the causes of wealth. Although cross-cultural comparisons are notoriously difficult, particularly as it is not easy to ensure equivalent groups (in terms of specified demographic factors), these results were compared to those from Furnham (1983a).

The rank ordering of the thirteen different explanations for the British (Furnham, 1983a) and Hong Kong (Furnham & Bond, 1986) groups showed great differences in the ranking of the following four explanations. The British ranked inheritance second while it was ranked eighth by Hong Kong respondents. The study claimed this was because so many wealthy people in Hong Kong are ‘self-made’

compared to those in Great Britain. The Hong Kong respondents ranked a “lucky break” and “hard work and effort” as more important than the British ones, who believed being sent to certain universities and schools to be more important. In comparison to subjects in other cultures such as in Australia - Forgas, Morris and Furnham (1982), in Britain - Furnham (1983a), and in Canada - Younger, Arrowood and Hemsley (1977), the Hong Kong students in Furnham and Bond’s study (1986) stated that “wealth and presumably its converse poverty is very strongly the result of their own skill, effort, creativity, and timing” (Furnham & Bond, 1986, p456).

In addition, Hong Kong subjects believed “able to grasp opportunities” to be the most important explanation for wealth. “Good business sense”, “careful money management”, “being creative or innovative”, “hard work and great effort”, as well as being “skillful in social interaction” were also regarded as important. What is interesting about these results is that the Hong Kong subjects endorsed largely individualistic explanations, except one explanation – “skillful in social interaction”. This belief reflects traditional collectivist consciousness that work success is dependent on good relations with others. In contrast, British subjects believed “inheriting wealth from parents or relatives” as the most important explanation for wealth. The British rated “very high wages in some businesses and industries” as important, along with “hard work and great effort”, “good business sense” and “careful money management”. This result confirmed the findings of previous studies in this area, even though there are small differences in terms of the degree of importance of the explanatory factors between British and Hong Kong subjects. However, the cross-

cultural comparison in this study has a limitation - because the results from the British (Furnham, 1983a) and Hong Kong samples (1986) were done at different times, the groups were not carefully matched.

In summary, the findings from previous studies of lay explanations of wealth in the West (Forgas, Morris & Furnham, 1982; Furnham, 1982abcd, 1983ab, 1988; Furnham & Lewis, 1986; Lewis, 1981; Lewis, Webley & Furnham, 1995; Younger, Arrowood & Hemsley, 1977), as well as Hong Kong (Furnham & Bond, 1986) are as follows: Firstly, these lay explanations appear to have the same dimensional structure, similar to results from studies of lay explanations of unemployment or poverty. One explanation has an individualistic dimension, placing responsibility for wealth on people's behaviour, such as careful life long financial management, hard work and great effort, intelligence, or ruthless and determined behaviour. Another explanation (the societal dimension), places responsibility for wealth on societal and economic forces, such as very high wages in some business and trades, graduating from certain schools and universities, unfair taxation systems for the wealthy, and the economic system in general for creating inequality. Finally, explanations that have a fatalistic dimension place responsibility for wealth on luck or fate, such as inherited wealth from family, good luck or chance, and being born with good business sense.

Previous studies on lay attributions for economic issues such as financial failure of success have demonstrated a stable structure in terms of the types of explanations offered (Feagin, 1972; Feather, 1974; Furnham, 1982abcd, 1988; Furnham & Lewis,

1986; Lewis, Webley & Furnham. 1995). It is clear that the lay attributions to be made for economic events are dependent upon one's socioeconomic and internal-external orientation (Bains, 1983; Weiner, 1974, 1980, 1985). In addition, many demographic factors have had effects on explanations of economic issues. These have included political preference, education, class, age, and to a lesser extent, gender. Therefore, it can be concluded from the research that lay explanations for economic phenomena such as financial success or failure form a coherent system (Furnham & Lewis, 1986), with a multidimensional nature (Weiner, 1974; Heaven, 1989ab, 1990).

2.3 Aims and Rationale of this study

As noted, there is considerable research literature on lay explanations regarding economic events such as financial failure or success. Such research is very important for the following reasons: Studies regarding how attributions for economic issues are made offer many opportunities to investigate some of the key assumptions of attribution theory. Additionally, lay explanations for these issues may reflect an individual's values and determine his/her future behaviour (Kelley & Mickela, 1980), because attributions are not only economic, but also normative and moralistic (Furnham & Lewis, 1986). Thus, research on lay explanations of economic phenomena may play an important role in developing a comprehensive understanding of social behaviour.

A cross-cultural study of people's attitudes towards wealth can give us a comprehensive understanding of economic, as well as social behaviour (Furnham, 1997), because the attributions people make for economic issues may provide an insight into a society's prevailing explanations or cultural meaning systems (Augoustinos & Walker, 1995). Most previous studies on explanations for wealth, poverty or unemployment have focused on Western individualistic cultures. The only relevant cross-cultural study identified by this paper was conducted in a non-Western context, Hong Kong (Furnham & Bond, 1986). However, strictly speaking, this study was not a direct comparison between the British and Hong Kong samples. Consequently, the present study will be the first cross-cultural study that comprehensively assesses attributions for economic issues. This study, secondly, will focus on attributions for wealth and related economic beliefs among those of an individualistic culture (Australian) and those of collectivist cultures (Asian).

In the first study, subjects from Australia as well as four Asian collectivist countries (Hong Kong, Singapore, South Korea, and Taiwan) were used as respondents. These Asian countries have been chosen because of their similar economic conditions. Evans and Sculli (1981), Hicks and Redding (1983) and Weiss (1989) considered them as part of the 'Asian dragons' in terms of their economic growth. The data in this study was collected before the so-called 'Asian financial crisis' which became apparent in late 1997. The 'Asian dragons' include the four countries covered in this study (and Japan). Economic conditions in Japan however are quite different from the other four 'Asian dragons'. Japan has now reached a level

of economic growth and sustainability roughly equivalent to many Western countries. Therefore subjects from Japan were excluded. The focus in this study *will not* be on the differences that may appear between the four Asian groups, but *instead* on the attribution patterns that emerge from such collectivist cultures in terms of the economic issue (wealth) identified, as compared to the Australian (individualistic) group.

CHAPTER 3.

STUDY I

3.1 Introduction

There has been a generally acknowledged increase in interest in issues regarding lay attributions of wealth, even though there have been few psychological studies on such explanations. Lay explanations for wealth or financial success are of considerable theoretical importance as they offer opportunities to assess some of the implications of attribution theory in 'real-life' settings. As interest in the relationships between wealth and happiness has increased, so it has become an important issue for many social science researchers.

This study seeks to explore several important theoretical and practical issues in the way lay explanations of wealth are made. Firstly, this study will attempt to replicate Forgas, Morris and Furnham's (1982) study (in terms of methodology), in order to further test the hypothesis that 'naive' explanations of issues reflect three causal dimensions: location, stability and controllability (Weiner, 1974, 1980). Secondly, this study is designed to also test the hypothesis that culture plays a crucial role in causal factors of lay attributions for wealth. Thus, this study will compare subjects from individualistic (Australia) and collectivist societies (Hong Kong, Singapore, South Korea and Taiwan).

To this end, this study posits 1) that culture has an important effect on people's attitudes, behaviour or beliefs via socialization (Furnham, 1982d; Hofstede, 1980; Morris & Peng, 1994; Triandis, 1990, 1995), and 2) that cultural influences shape in people's causal attributions of economic phenomena (Newman, 1993; Triandis, 1990, 1995) and their social representations (Augoustinos & Walker, 1995). In addition, the study recognizes that in cross-cultural comparisons, the individualist-collectivistic dichotomy is one of the most promising models in investigating cultural variation (Han & Shavitt, 1994; Hofstede, 1980; Kim et al., 1994; Markus & Kitayama, 1991; Triandis et al., 1988).

3.1.1 Hypotheses

Hypothesis 1

It is hypothesized that lay explanations of wealth are multidimensional.

Following Forgas, Morris and Furnham (1982) and Furnham (1983a), it is expected that categories of explanations, such as social/external, individual/internal and fatalistic will emerge across both groups of respondents (Furnham, 1982abcd, 1983ab, 1988; Furnham & Bond, 1986; Furnham & Lewis, 1986; Lewis, Webley & Furnham, 1995). In addition, it is assumed that the multidimensional structure of explanations for wealth will appear to be cross-culturally invariant (Furnham & Bond, 1986), that is, the different cultures will share the same general categories.

Hypothesis 2

It is predicted that Australians and Asians will emphasize different explanations of wealth.

Whereas the explanatory dimensions for wealth may appear to be multidimensional, it is still possible that specific explanations of wealth may be caused partly by different conceptions of individuals, which they have acquired in their own cultures (Miller, 1984). This study suggests, in accordance with Augoustinos and Walker (1995), Miller (1984) and Smith and Bond (1993), that people in the West think and behave in an individualistic manner, stressing the centrality and autonomy of the individual actor in all actions. In non-Western (particularly East Asian) areas, collectivist paradigms appear to be more common. These emphasize the interdependence between individuals and their surroundings. Thus, it is expected that cultural differences will be reflected in specific explanations for wealth. For example, it can be assumed that Australian subjects are more likely to emphasize dispositional (or individual) views in making attributions while Asians are more likely to stress contextual (or situational) views (e.g., Furnham & Bond, 1986; Schweder & Bourne, 1982).

3.2 Method

3.2.1 Subjects

The subjects in this study were 24 undergraduate university students under 25 years of age from the Wollongong area (NSW). They were recruited through class contacts, and notice boards. Of the 12 Australian students, 8 subjects were male and 4 female. Of the 12 Asian students, 8 subjects were male and 4 female. Of the 12 Asian students, there were 3 each from Hong Kong, Singapore, South Korea, and Taiwan.

3.2.2 Materials

Each subject was provided with a printed guideline, which contained several questions (see appendix 1). These included “why do you think there are differences in wealth?” and “why do you think some people are wealthier than others?” These questions aimed to guide free discussion among subjects. To aid collection and data analysis, a tape recorder was used for each data gathering session.

3.2.3 Procedure

Subjects were requested to freely discuss generally accepted ideas (including their own) regarding wealth in groups. Each group consisted of six students. It took approximately 1 hour to complete each group session. Firstly, subjects were briefly

informed of the nature of the study and then requested to freely discuss opinions about wealth and become actively involved in the discussion. In addition, they were informed that there were no 'correct' or 'incorrect' answers. Each group's discussions were recorded on audio tape. Finally, it is important to note that this study was conducted before the onset of the Asian economic crisis in the later half of 1997.

3.3 Results

The free-response explanations given by subjects in each group discussion were initially grouped into 16 general explanations for the Asian subjects and 15 general explanations for the Australian subjects, merging those explanations which are semantically equivalent (Table 3.1 and Table 3.2). For example, free-response explanations such as "high paying jobs make people more money" or "experiences are necessary in the sense that if you're skillful, more money can be made" were included in the more general explanation of "better and more opportunities or experiences for jobs". Next, such free-response explanations as "if you work harder, you have more opportunities in making money" or "if someone wants to get rich, the possible way they can be is to do his/her own best" were categorized into "hard-work and greater effort among rich people". Subjects' free-responses such as "education can provide an opportunity for getting richer" or "if you are highly educated, you is likely to choose from many highly paid jobs" were grouped into "being sent to certain schools and universities". This process was followed for each explanation as is evident from Tables 3.1 and 3.2.

Table 3.1 - The general explanations for wealth among Asian subjects

Explanations for possible causes of wealth (Asian subjects).

Social / External Factors

(1) Better and more experiences or opportunities for jobs in social contexts.

- The possibility of making money depends on experiences which people have in their work.
- Experiences are necessary in the sense that if you are skilful, more money can be made.
- Some people would rather gain more skills and experiences before they commence work, thus they would be able to perform better than others.
- People can have a lot of opportunities to get jobs to make money.
- A lot of proper and good training in business can help in making money.
- People with better paying jobs are likely to be more wealthier than others although they all may be hard-working.
- How to get richer can depend on opportunities to access high-paying jobs.
- An opportunity often results in other opportunities.
- Not only does education matter but experience matters as well.

(2) Economic situation with high technology or industrial level.

- In developed countries, the economy is built purely from tertiary businesses. Such business is likely to make much money for people.
- Industry level is important, because if you have better technology (for example, computer technology), more money can be made.
- If the country is a highly industrialised country, it makes it easier for people to make more money.
- Wealthier nations that are highly industrialised can allow people to increase their financial stability.
- Industrial labour is a good point in terms of possible causes of wealth.
- The wealth of people and nations also depend on inflation. Thus, a stable economic situation is important.
- Industry is important.

(3) Political power and stability.

- Government can generally control their people in terms of economic situations. If the government can not control them enough, rich people become much richer and poor people become much poorer.
- Power which people have in political arenas, causes differences in wealth.
- People with power can use the political system, and so change the policy for their benefit. Thus, they are likely to become richer.
- Stable political policies can help improve the economy and so people in the country can have opportunities to become richer.
- The wealthier nations are usually more powerful countries, and they have high technology enabling them to develop faster than other less wealthier nations.
- Having a political power is worthwhile much money can be made.
- Political stability is important, too.

(4) Suitable (and good) welfare systems

- If a country gives their people too much welfare, then people can become lazy. However, if the country does not provide any welfare, then many unemployed people may suffer from illness.
- I think a suitable or appropriate welfare system is necessary.
- A good welfare system can prevent societies losing their labour power and can help people maintain their living standards. Thus, this system allows many opportunities for people to get much money.
- A welfare system is a good way to distribute money equally and to motivate people.

(5) Different historical and cultural backgrounds.

- Some nations have different industrial backgrounds which can make for differences in terms of wealth.
- Cultural background differences can lead to differences in wealth, personally and in society.
- Developed countries give people many opportunities for making money.
- Historical factors as well as location, should be both included here.

(6) Unfair taxation systems.

- Inequality of money distribution or tax policy means inequality among people.
- No country has fair tax policies because rich people have more political power.
- Taxation systems favour rich people.

(Table 3.1 continued)

- It can operate to take less from the rich and more from the poor proportionally.
-

Individual / Internal factors

(1) Hard-work and greater effort among rich people.

- Some people are lazy while other people are hard-working. So if someone is hard working in everything, he can get more money.
- Some people work harder during the day whilst other prefer to enjoy themselves, working hard can lead to getting rich.
- By working hard, many people earn more money than others.
- Some people with wealth prefer to work harder than others.
- Industrious people are hard-working in everything, and they also make themselves, as well as their society, richer.
- Rich people can be hard-working.
- Hard-work is as important factor in making money.
- For example, Japanese worked hard and today Japan is one of the wealthiest countries in the world.
- If someone wants to get rich, the possible way they can be, this is to do one's own best.
- I think hard-work is important, too.

(2) Good personality and suitable attitudes.

- Maybe out-going or active people can have a better chance at getting money.
- Fluency in speech can make it easier to convince or persuade people into believing something. Thus, it can lead to them making much money for themselves.
- The expressions someone gives also counts in order to persuade people to buy goods. If they easily convince people, they can become popular and earn much money.
- Some people have the courage to take risks to get more money.
- A good personality of someone gives people a good image, and so can lead to many opportunities for them to get money, thanks to others help.
- Kind people have many friends to give themselves helps in any case.
- Some people have the attitude of trying to be wealthier than others.
- A person who is well-liked by other people has a better chance of progressing in his work-place.

(3) Good relationships among people.

- Good relationships between people at work can come from a lot of skills, knowledge and a good personality, and these relationships between people is an important factor for making money.
- Good relationships between people are necessary for wealth.
- If you have a good relationship between friends and if others can trust you, this can build up a foundation for wealth.
- The person with good relationships between friends or people may trade more than others and thus he can get richer.
- There has to be a good relationship between people, as well as nations, for wealth to come.
- It would be easier to be rich if there has been good relationships established between people and countries.
- Good relationships also are necessary.

(4) Careful money management throughout life.

- People believe they should carefully manage their money for living expenses, as well as for other things.
- When people care for their property thoroughly, they can maintain their wealth.
- Careful money management is necessary for getting rich.
- Suitable investments can result in much more money.
- Wealth can be achieved by earning a lot of money as well as managing it carefully for a life time.
- Saving as well as investments, is important too.

(5) Personal will or goal setting towards money.

- Life styles affect peoples wealth, that is, some people work for money whilst others play for money. The former can achieve to get rich.
- Some people think more about the future, not the present, and so they want to prepare money for themselves in the future.
- Where there is a will, there is a way in terms of money.
- A goal towards money can help people take opportunities for making a lot of money.

(Table 3.1 continued)

- People should have goals and plans on how to achieve for wealth. If there are not real plans, they can never achieve wealth.
 - Most wealthy people have goals and orientation for wealth.
- (6) Being smart and intelligent.**
- I think peoples IQ or intelligence helps to improve their world.
 - Clever people can make more money and stupid people are always poor.
 - Peoples' intelligence is very important.
 - Being smart and intelligent enables people to become rich.
 - There are many opportunities for intelligent people to achieve wealth in the world.
-

Family background + Luck (Fatalistic factors)

(1) Better opportunities or prestige for people from certain families.

- If my father is a doctor and he knows many people in many places, they will help me to be a doctor as well.
- People can have prestige from family or relatives with high social status that shows wealth.
- Rich people can use their status to become wealthy.
- Poor people can become rich, but rich people have more chances to become rich.
- If people have a lot of land and they build buildings on their land, they can make a lot of money easily.
- A rich family background can give a person better opportunities for wealth.
- For example, in Korea, wealth helps the rich get richer which ties with the principle of "who you know".
- Prestige from rich families, is important too.

(2) Being sent to certain schools and universities (higher education)

- If some people are highly educated, they will have better chances for earning more money.
- The amount of money you earn also depends on the level of education you have. It is true that this makes it hard for many people to make money, due to their limited education.
- If you are highly educated, you can choose from many highly paid jobs.
- When people are more educated, they would be able to perform better than others.
- A lot of highly educated people also helps a nation gain richness.
- People believe wealth generally depends on the level of education of people.
- Education backgrounds are necessary for making much money in many societies.
- Education is important.

(3) Inheriting wealth from parents and relations.

- The rule rich people become rich and poor people can become poor is natural.
- If you have one thousand dollars, it is easy for you to make one million.
- Inheriting much money from parents is critical to become rich.
- If your family is rich, you will have much wealth too.
- The easy and certain way to become rich is inheriting wealth from family.
- Many rich people are made by inheriting money from parents or relatives.
- Rich parents as well are important too.

(4) Luck / chance

- If you are lucky or if you are given the chance, you can make more money.
 - Luck can give an opportunities to get rich.
 - Wining lotteries also gives much money to a person.
 - Sudden wealth can depend on luck too.
 - Luck or chance as well is important too.
-

Table 3.2 - The general explanations for wealth among Australian subjects

Explanations for possible causes of wealth (Australian subjects).

Social / External Factors.

(1) Better and more opportunities or experiences for jobs in social contexts.

- High-paying jobs make people more money.
- If there are better and more opportunities for jobs, people can make more money for themselves.
- Some jobs can provide more money to people.
- People try to have better and more job experiences to get more money.
- Open opportunities of good training for high-wage jobs can mean a further possibility of much more money.
- A way to become richer is to have a high-paying job.
- Many opportunities and experiences rich people have had in their jobs can lead them to being wealthier than others.
- Rich people have had better opportunities than others.

(2) Economic situation with high technology or industrial level.

- The economic backgrounds of countries are important effects on people's economic status.
- A resource for wealth would be skilled manpower or high technology.
- An industrialised economy can create many opportunities to get much more money.
- High technology leads to precision in engineering and things like that. Thus, people who can use it have got a good 'name' and reputation, and so they will do well and earn much money.
- A lot of wealth and power comes from developed countries which have high technology or industrialised levels.
- If people were living in an industrialised society, they would become wealthy easily.
- The economic situation as well is important.

(3) Different historical and cultural backgrounds.

- I think the history of a particular country plays an important role in getting richer, for example in rural or advanced countries.
- Different society structures also make differences in the getting money, for example, nuclear or large families.
- Different political backgrounds can provide different views of wealth, for example, capitalist or communist.
- Society affects your ideas about what wealth is.
- Cultural differences as well are important.
- How wealthy societies or countries are, and how many resources they have, is a potential factor in terms of wealth.

(4) Race and Nationality

- You look at, for example, the US and its global dominance, its wealth comes from the power of the government.
 - Wealth depends on the country you are in, for example, Western or non-Western.
 - If society values you more you will be more wealthy. Thus, it depends on the society or country you are living in.
 - I remember seeing a documentary on Russia. There was a world famous surgeon who got paid the same amount as a bus driver because he worked the same hours as the bus driver. But if he lived in America, he would be rich, very rich.
 - Which nations you are in, Japan, USA or Ethiopia is important too.
-

Individual / Internal Factors

(1) Good business sense and good skills required for particular (or better) jobs.

- If you work really well and you enjoy your work, you will be valuable to your employer, thus enabling you to get wealthier.
- Because a person is good at a particular thing, he can also be paid a lot of money.
- Some people can get a job done better and more efficiently than others, and in that way they get paid more than those who can not.
- Getting richer will depend on how much you work.
- People's abilities and everything are rewarded by vast amounts of money and goods which help make people wealthy.
- Some people are really good at buying or selling things and they get paid more due to their skills.

(Table 3.2 continued)

- Some people have more resources than others, in terms of business sense or skill.
 - Good business sense in some businesses or trades is important.
 - (2) **Hard-work and greater effort among rich people.**
 - If you work harder, you have more opportunities in making money.
 - If a person is really industrious, he can be rich with very little resources of his own.
 - Rich people achieve their wealth by working harder than others.
 - Some people work harder to earn more money.
 - Some Asian countries are getting the impression that wealth is the result of a lot of hard work and so they put a lot of effort in.
 - Hard-work is an important factor in getting richer.
 - (3) **Being smart and intelligent.**
 - Intelligence probably has something to do with being rich.
 - Intelligence is necessary to be rich.
 - Intelligence does help to make wealth easier to obtain.
 - Intelligence is needed if all you want is to make money.
 - A lot of rich people may be smart in their heads.
 - If you are not smart with your money, you could lose your wealth.
 - (4) **Personal will or goal setting toward money.**
 - A possible cause in differences in people's wealth could be that some people value some things (for example, money) much more than others.
 - Some people have goals of wealth and work towards them.
 - Some people are willing to work and have a go at doing something, and wind up with a lot of money.
 - Some people believe welfare is having enough money to do what they want or too much money to do what they want. Thus, they have orientations for wealth.
 - People have a will to work for more money.
 - (5) **Good personality and attitudes.**
 - A possible cause for wealth may be your personality. If you are really out-going it helps you to get to know people better financially.
 - You need a suitable attitude for having a good relationship with people at work in order to work well.
 - If you are a nice person, it helps to establish a path towards being wealthy.
 - Some rich people have a good personality and so get along well with others.
 - Good personality definitely helps people getting rich.
 - Suitable attitude among people, is important too.
 - (6) **Different morals (For wealth or money)**
 - Some people may have everything yet they are not happy and satisfied. Others also may achieve something, yet they are still not satisfied. In this sense, people who are happy and satisfied with themselves are wealthier.
 - Being wealthy means enjoying life in the moral sense.
 - Some people might have different moral values of how to achieve wealth.
 - Some people might cheat to get wealth, and they might be dishonest.
 - Some people see wealth as a way of getting happiness or getting prestige.
-

Family backgrounds + Luck - Fatalistic Factors.

- (1) **Being sent to certain schools and universities.**
 - I think education is the main factor here.
 - Education can provide an opportunity for getting rich to people.
 - Many rich people are highly educated.
 - Education is pretty important in making more money.
 - Maybe education and ability play a bigger role in wealth than intelligence.
 - Better educated people have a better lives.
 - The education system is important considering wealth.
 - You have to be well educated in order to be rich.
 - Education is important too.
- (2) **Inheriting wealth from parents and relatives.**
 - If you own companies due to your family, they may help you progress far in business.
 - Inheriting money from rich parents is necessary in getting rich.

(Table 3.2 continued)

- Some rich people might have several million dollars in their bank thanks to their parents.
 - Many rich people may have inherited their wealth.
 - In many cases, a lot of rich people are that way because of inheritance.
 - Some people could be rich because they have inherited some business.
 - Many leading people in any societies could have wealth and prestige, because they are extremely powerful.
 - Rich parents are important.
- (3) **Better opportunities or prestige for people from certain families.**
- If you know people who are wealthier, then they may help you progress far in business.
 - Richer people make extra money by using their prestige.
 - The more money you have, the better opportunities you have.
 - Maybe some people have better jobs thanks to their rich families.
 - If you know people in prestigious institutions, they know people who can make it easier for you to get a better job.
 - You can get more friends and a good job with wealth.
 - Most people get good jobs through friends and people who know other people.
- (4) **Religion.**
- The Protestant work ethic promotes people to make much money by hard-work.
 - Some religions 'see' greed as a bad thing.
 - Religious orientation may be the main factor in Europe and some of the Asian countries in making much more money.
 - Some religions may make much about differences as to whether you should be richer than others or not.
 - Religion may be a factor people use to justify capital accumulation.
- (5) **Luck + Chance.**
- Luck is an opportunity for sudden wealth.
 - If you are lucky and you win money you can depend on it until you get a job.
 - Maybe chance is important.
 - Wealth could be due to luck.
 - Luck comes and goes.
 - Most wealthy people are that way because of luck.
-

On the basis of this information, these more general explanations (16 explanations for Asian subjects and 15 explanations for Australians) were divided into higher-order categories, based on their 'shared characteristics' as well as on the findings of previous studies (see Forgas et al, 1982; Furnham, 1982ad, 1983a). It appears that the most important explanatory categories for wealth used by subjects were social/external, individual/internal, and fatalistic factors (Table 3.3 and Table 3.4). These three explanatory categories accounted for more than 80% of all explanations given.

Table 3.3 - The lay explanations for wealth among Asian subjects (n = 12)

	Explanations	Frequency
Social / External	• better and more opportunities or experiences for jobs	11
	• economic situation with high technology or industrial level	7
	• political power and stability	7
	• suitable welfare systems	5
	• different historical and cultural backgrounds	4
	• unfair taxation systems	4
Individual / Internal	• hard-work and greater effort by rich people	10
	• good personality and attitudes	8
	• good relationships among people	8
	• careful money management throughout life	7
	• personal will or goal setting towards money	6
	• being smart and intelligent	5
Fatalistic (Family background or Luck)	• better opportunities or prestige for people from certain families	9
	• being sent to certain schools and universities	8
	• inheriting wealth from parents and relatives	8
	• luck and good chance	5

Specifically, for the Asian subjects (Table 3.3), the most frequently mentioned social/external explanation for wealth was “better and more opportunities or experiences for jobs”, the next most frequent was “economic situation with high technology or industrial level” and the least frequently mentioned was “unfair taxation systems”. The most frequently mentioned individual/internal explanation was “hard-work and greater effort by rich people”, the next most frequent was “good personality and attitudes” and the least frequent “being smart and intelligent”. The most frequently mentioned fatalistic explanation was “better opportunities or prestige for people from certain families”, the next most frequent was “being sent to certain schools and universities” while the least frequent was “luck/chance”.

**Table 3.4 - The lay explanations for wealth among Australian subjects
(n = 12)**

	Explanations	Frequency
Social / External	• better and more opportunities or experiences for jobs	9
	• economic situation with high technology or industrial level	7
	• different historical and cultural backgrounds	6
	• race and nationality	4
Individual / Internal	• good business sense and good skills required for particular (or better) jobs	9
	• hard-work and greater effort by rich people	6
	• good personality and attitudes	6
	• personal will or goal setting towards money	6
	• being smart and intelligent	6
	• different morals (for wealth)	5
Fatalistic (Family background or Luck)	• being sent to certain schools and universities	9
	• inheriting wealth from parents and relatives	8
	• better opportunities or prestige for people from certain families	7
	• religion	5
	• luck and good chance	6

Among the Australian subjects (Table 3.4), the most frequently mentioned social/external explanation was “better and more opportunities or experiences for jobs”, followed by “economic situation with high technology or industrial level” and “race and nationality”. The most frequently mentioned individual/internal explanation was “good business sense and good skills required for particular (or better) jobs”, the next was “hard-work and greater effort by rich people” while “different morals (for wealth or money)” was the least mentioned. The most frequently mentioned fatalistic explanation was “being sent to certain schools and universities”, the next was “Inheriting wealth from parents and relatives”. “Luck/chance” was the least emphasized.

Table 3.5 - Cross-cultural comparison on three explanatory categories

	Asian (n = 12)	Australian (n = 12)
Social / External	38	26
Individual / Internal	44	24
Fatalistic	30	20

Chi-square = .79 (p>.05)

Table 3.6 - Cross-cultural comparison on social/external explanations

	Asian (n = 12)	Australian (n = 12)
Better and more opportunities or experiences for jobs	11	9
Economic situation with high technology or industrial level	7	7
Different historical & cultural backgrounds	4	6

Chi-square = .74 (p>.05)

Table 3.7 - Cross-cultural comparison on individual/internal explanations

	Asian (n =12)	Australian (n = 12)
Hard-work and greater effort by rich people	10	6
Good personality and attitudes	8	6
Personal will or goal setting towards money	6	6
Being smart and intelligent	5	6

Chi-square = .82 (p>.05)

Table 3.8 - Cross-cultural comparison on fatalistic explanations

	Asian (n =12)	Australian (n = 12)
Better opportunities or prestige for people from certain families	9	7
Being sent to certain schools & universities (higher education)	8	9
Inheriting wealth from parents & relatives	8	8
Luck / chance	5	6

Chi-square = .94 (p>.05)

In addition to the frequency analysis of free-response data, chi-square tests were also carried out to determine significant differences in explanations between Asian and Australian subjects. First, the result of the chi-square test on overall lay explanations of wealth across both groups showed that there was no statistically significant difference (chi-square=.79, $p>.05$) (see Table 3.5). Table 3.6 to 3.8 also show that no significant differences emerged across the two groups when examining statements *within* the categories. For social attributions, chi-square=.74 ($p>.05$); for individual attributions chi-square=.82 ($p>.05$), while for fatalistic attributions chi-square=.94 ($P>.05$).

Table 3.9 – Unique explanations among Asian and Australian subjects

	Asians (n = 12)	Australians (n = 12)
Social / External	<ul style="list-style-type: none"> • political power and stability (7) • suitable welfare systems (5) • unfair taxation systems (4) 	<ul style="list-style-type: none"> • race and nationality (4)
Individual / Internal	<ul style="list-style-type: none"> • good relationships among people (8) • careful money management throughout life (7) 	<ul style="list-style-type: none"> • good business sense and good skills required for particular or better jobs (9) • different morals (for wealth or money) (5)
Fatalistic (Family background or Luck)		<ul style="list-style-type: none"> • religion (5)

However, it is important to note that there were several unique explanations used by the two groups of subjects within the explanatory categories (Table 3.9). Regarding social/external explanations for wealth, it is evident that Australian students referred to factors related to “race and nationality”, while only Asian students referred to “political power and stability”, “suitable welfare systems” and “unfair taxation systems”. In terms of individual/internal explanations, Asian students referred to “good relationships among people” and “careful money management throughout life”. However, Australian students referred to “good business sense and good skills required for particular (or better) jobs” and “different morals (for wealth or money)”. Finally, in terms of fatalistic explanations, only Australian students referred to “religion”.

3.4 Discussion

Free-response explanations for wealth among Australian and Asian subjects were investigated. The results support the assertion that explanations for wealth are multidimensional. That is, this study found dimensions which could be broadly classified as social/external (e.g. “better and more opportunities or experiences for jobs”, “economic situation with high technology or industrial level” or “different historical and cultural backgrounds”); individual/internal (e.g. “Hard-work and greater effort by rich people”, “good personality and attitudes” or “being smart and intelligent”); and fatalistic (e.g. “better opportunities or prestige for people from

certain families”, “being sent to certain schools and universities” or “luck/chance”). The dimensions above closely matched those of previous studies (Forgas, et al, 1982; Furnham, 1982acd,1983a,1988; Furnham & Lewis, 1986; Lewis, Webley & Furnham, 1995). Additionally, the multidimensional structure of explanations for wealth appear to be cross-culturally invariant (Furnham & Bond, 1986) as both Asian and Australian subjects used such explanatory categories.

The results of this study are notable also in that they *did not* show any statistically distinctive differences between Australian and Asian subjects in terms of lay explanations of wealth. The results of the chi-square tests of the frequencies of explanations showed there were no significant differences, on the three major explanatory categories as well as in each major category ($p>.05$) for Australian and Asian respondents. However, there were some differences evident in each groups’ unique explanations for wealth taken within each category of multidimensional explanations. These differences were noted particularly in the social-external and individual-internal explanations used.

For example, in their social explanations, Australian subjects referred to “race and nationality”. The reason posited for this is probably their experience of repeated media exposure to the success of the ‘Asian’ Tigers regarding economic issues, as well as the work ethic of Asian communities. In recent years, the general perception that the Japanese are ‘buying up’ Australia through their investment may had an impact on their lay explanations for wealth. In contrast, most Asian subjects have lived in a

‘homogeneous’ ethnic culture that are remarkably uniform in terms of the physical appearance of their members (Schlossstein, 1991). However, they did refer to “political power and stability” and “suitable welfare systems” in social-external explanations for wealth.

Firstly, the reason for the “political power and stability” explanation can be sourced from the following characteristics of Asian countries: The recent rise of the East Asian economies has seen political authoritarianism create a solid base of stability from which economic growth could proceed (Schlossstein, 1991). These political economies were dominated by authoritarian rule for nearly three decades, which helped underpin rapid economic growth. As a result, while Australian thinking suggests that economic development promotes political stability, Asians have turned this theory on its head and demonstrated just the reverse (Schlossstein, 1991). For example, Taiwan and South Korea have now planted the delicate seeds of democracy, but their political economies were dominated by firm authoritarian rule for nearly three decades, which have underpinned their rapid economic growth.

The reason for “suitable welfare systems” explanation may be as follows. In Asian countries, all individuals are assumed to be linked in a web of interrelatedness because their culture is collectivist. They are bound by relationships that emphasize a common fate, and try to promote collective welfare and social harmony (Kim et al., 1994). On the other hand, it is possible that some Asian nations could be considered developing countries and so do not have elaborate welfare systems. Thus, Asian

subjects can consider “suitable welfare systems” as a social/external factor for wealth, on the basis of their collectivist culture.

Regarding individual-internal explanations, Asian subjects referred to “good relationships among people”. It appears that, because Asian subjects come from collectivist backgrounds (in which people are identified as group members), all of these countries have adapted Confucius’s teachings on human interrelationships, a common fate and compliance with others (Kim et al., 1994; Schlossstein, 1991). Thus, the needs of individuals have been sacrificed relative to those of the group. Consequently, a way to be wealthier can stem from “good relationships between people”. In contrast, Australian subjects only referred to “good business sense and good skills required for particular (or better) jobs”. This is because their culture is individualistic and they believe wealth can be considered as a personal achievement (Kim et al., 1994). Thus, they believed getting rich could come from an individual’s characteristics like their “good business sense and good skills required for particular or better jobs”.

Therefore, it is clear from this study that culture does, to some extent, shape lay explanations for wealth. Consequently, the next study (study II) will focus on the interrelationships between attributions for wealth and a wide range of economic attitudes among Australians and Asians.

CHAPTER 4.

STUDY II

4.1 Introduction

The results of Study I supported findings from previous studies which used multidimensional explanatory categories for wealth (Forgas et al., 1982; Furnham, 1983a, 1988; Furnham & Bond, 1986). Whereas Study I relied on an analysis of qualitative data, Study II will extend this by examining quantitatively lay attributions of wealth and their association with economic beliefs.

In addition to lay attributions or explanations for wealth, this study is also concerned with a wide range of economic attitudes (including such factors as work beliefs, the work ethic and taxation). These issues are worth formal study because such attitudes and values provide a moral 'justification' for the accumulation of wealth (Ho & Lloyd, 1984), and, in turn, orientations of wealth also may determine attitudes towards work. Many psychologists have attempted to measure individual work values, beliefs, or needs (Lewis, 1982; Lewis, Webley, & Furnham, 1995; Furnham, 1997). Most studies of this nature have focused on people's orientation to work as, in most societies, an individual's work status is crucial for his or her standing in society, and for his or her self-esteem.

Beliefs and values partly predict economic and work-related behaviour. According to Feather (1979ab, 1985), social attitudes may precede values which emerge as abstractions from personal experiences of one's own (and others') behaviour. In time, these values become organized into coherent value systems which serve as frames of reference, guiding beliefs and behaviour in many situations (such as in work). Values, attitudes and attributions are thus linked into a cognitive-affective system. Therefore, people's explanations of unemployment, poverty or wealth are linked to other beliefs, attitudes and values within a system, in ways that give meaning and consistency to events that occur (Feather, 1985). Thus, Study II will focus on the interrelationships between attributions for wealth and a wide range of economic attitudes. By so doing, it is envisaged that this research will contribute to a more comprehensive understanding of the nature of economic beliefs. This study notes that no systematic study of the interrelationships between attributions of wealth and economic beliefs has yet been undertaken among Australians and Asians.

The importance of cross-cultural research of this kind arises partly from cultural variations evident in Western individualistic and non-Western collectivist cultures. In addition, beliefs or values about work may derive both from the effect of a particular type of work on individual beliefs, and from the effect of culturally based ideologies about work (Dickson & Buchholz, 1979). In other words, wants and expectations are based on culturally prescribed goals (Goldthorpe, Lockwood, Bechhofer & Platt, 1968) as well as on individual needs (Maslow, 1970). As a result, it is possible to explain, in part, differences in both views and orientations to work in

different cultures, by recognizing the importance of the process of socialization. Thus, Study II will try to extend the empirical research evidence which asserts that culture may be a potentially significant independent variable in attitudes towards economic issues.

4.1.1 Attitudes towards work

This study measured seven attitudinal domains in the area of work beliefs. These are briefly discussed below.

4.1.1.1 The work ethic

In recent years, the work ethic has become increasingly important in business organizations. The basic concepts associated with work ethic beliefs can be summarized as follows: Work is intrinsically 'good' and gives a person dignity. Everyone should work. Those who do not are not 'useful' members of society. By working hard, a person can overcome every obstacle that life presents, and make his or her own 'way in the world'. Success is thus directly linked to one's own efforts, and the material wealth a person accumulates is a measure of how much effort has been expended by them. Wealth should be wisely invested to earn still greater returns and not be foolishly spent on personal consumption. Thrift and frugality are virtues to be practiced in the use of one's assets (Green, 1959; Weber, 1958).

In individualistic cultures, the moral outlook associated with the work ethic (at least as conceived in terms of Weber's discussion of the work ethic), is one that involves an emphasis on individualism, hard work, denial of pleasure, self-control and duty (Feather, 1984, 1991; Furnham, 1990; Weber, 1976). The Protestant Work Ethic (PWE) was first specified by Weber in a social psychological sense (1965; Davies, 1992). As a concept, the PWE has facilitated the development of capitalism in Western society (Buchholz, 1983; Furnham, 1990; Ho & Lloyd, 1984) and attracted much research attention.

Buchholz (1983) maintains that the PWE provides moral legitimacy for the origin and maintenance of capitalism in the West. This is because the PWE provides a moral foundation for productive activity and legitimizes the pursuit of profit and accumulation of wealth on the part of those who have worked hard and invested their money wisely. In addition, the PWE has also influenced psychological theories of achievement motivation. Furnham (1990) reported the PWE correlated with numerous other variables, such as 'delay of gratification', 'need for achievement', and 'internal locus of control'. The PWE, in individualistic contexts, can lead to much material prosperity and it is also apparent that the PWE has been used to explain economic growth and personal achievement in individualistic societies.

Most of the research on the PWE has been concerned with devising a valid and reliable measure of these associated beliefs and ascertaining how they are related to various aspects of work and social attitudes (Feather, 1984; Furnham, 1982b, 1984abc,

1987, 1990; Ho & Lloyd, 1984; Jazarek, 1978; Lewis, Webley & Furnham, 1987; MacDonald, 1972). A brief profile of believers in the PWE is of independently minded, hard working individuals who are prepared to persevere at a task to achieve desirable ends. The fact that believers in the PWE show a high degree of individualism implies that they are more likely to be competitive than co-operative (Lewis, Webley & Furnham, 1987). Regarding social attitudes, people with strong PWE beliefs tend to be conservative in their social, economic and political views and individualistic in their perception of social and economic problems (Feather, 1984; Furnham, 1984b). Thus, PWE beliefs were (and still are) associated with right-wing, free-enterprise, anti-welfare beliefs and anti-union attitudes (Furnham, 1984 ab).

On the other hand, in Asian cultures, Confucian teaching regarding human interrelationships that emphasize the importance of hierarchy, social order and proper behavior has largely influenced the whole society, its economy as well as its philosophy. As a result, interdependency, common fate and compliance are important aspects of East Asian collectivism (Kim et al., 1994). These values focus on harmony between individuals as well as between different groups in collectivist societies (Kim et al., 1994; Schwartz, 1994) because the duties and obligations of the individual are one of the most important aspects in collectivist cultures (Moore, 1968). Such values also have reinforced the principles of thrift, discipline and hard work (Schlossstein, 1991; Weiss, 1989). Furthermore, the work ethic in collectivist cultures may reflect the concept that because one's business is also the business of the group, people in collectivist societies prefer the company of others and have a collective responsibility.

Collective efforts are superior and cooperation, rather than competition, is the best way to achieve goals (Kim et al., 1994). This philosophical tradition may contribute to the understanding of the work ethic in Asian collectivist cultures.

In sum, it is apparent that most societies, regardless of whether they are individualistic or collectivist cultures, generally consider the work ethic as an important economic belief. Furthermore, on the basis of previous studies, it can be asserted that people's orientation in terms of the work ethic may stem from their own culture. In other words, the work ethic of Asian subjects may largely depend on the general characteristics of collectivist cultures, while such an ethic held by Australian subjects may be reflective of individualistic cultures.

Hypothesis 1

It is hypothesized that Australians and Asians will not differ significantly on the work ethic measure.

4.1.1.2 Pride in work

This refers to people's job satisfaction as well as their responsibilities in their particular employment. This measure is based on a broad interpretation of the PWE construct, and draws principally from the work of Weber (1958) as cited by Cook, Hepworth, Wall and Warr (1981). It is certainly possible that a person who feels a sense of pride in his or her work will be happy in their employment and try to do his or

her best. The focus of such a feeling, however, is on the mental and psychological satisfaction of the work itself (Wollack, Goodale, Wijting & Smith, 1971). As a result, a sense of pride in one's work can make job motivation and job satisfaction high.

In particular, Knoop (1994) examined the importance of values as a component of the definition of organizational commitment (defined as identification with an organization's goals and values, a willingness to expend effort for the organization, and a wish to retain membership in the organization). Additionally, various work values analyzed for subjects were significantly related to such commitment, and the results showed that pride was an important predictor of this commitment. Pride, as an effective response in work, can produce feelings of elation, pleasure and satisfaction and enhance a person's sense of dignity, worth and self-respect. Thus, Knoop (1994) concluded that feelings of pride can be associated with perceptions of organizational efficiency or effectiveness.

Moreover, it is generally accepted that this concept may be shaped by individuals' cultural backgrounds. Thus, it is possible that pride in work among Asian subjects may be influenced by general characteristics of collectivist cultures, while that of Australian subjects may rely on those of individualistic cultures. That is, feelings of pride in work in individualistic cultures may come from individual responsibility and initiative for the work itself, attainment of excellence and/or achieving goals through competition, self-reliance and fulfillment of individual needs and interests which are guided by self-interest (Kim et al., 1994). In contrast, the feelings of pride in work in

collectivist cultures may result from collectively shared responsibility, achievement through conformity and cooperation, interdependence and mutual help and fulfillment of obligations to collective goals which are guided by consideration of group interests (Kim et al., 1994).

Hypothesis 2

It is anticipated that Australian subjects are more likely to endorse pride in work than Asian subjects.

The focus of this study is more on the mental and psychological satisfaction derived from the work itself, in terms of personal independent feelings and/or evaluation in individualistic societies rather than shared interdependent feelings and/or evaluation present in collectivist societies. This can be naturally associated with one's own interests rather than others' interests. This is because pride, as an effective response in work, can produce personal feelings of pleasure and satisfaction and enhance a person's sense of worth and self-esteem.

4.1.1.3 The organizational belief system

According to Buchholz (1977, 1978), work takes on meaning only as it affects the group or the organization for which one works, and only as it contributes to one's status and rise in the organizational hierarchy. Work is not so much an end in itself, but more a means valued only for its role in serving group interests and contributing to

one's success in the organization. However, this 'success' is *more* dependent on one's ability to conform and adapt to group norms than individual effort and accomplishment. In other words, success in any organization is more dependent on the ability to get along and 'play the game', than it is on individual productivity (Galbraith, 1967; Goodman, 1968).

It can be seen that the concept of 'loyalty' in collectivist cultures implies that the individual can be counted on to place group interests above his/her own. Group loyalty means not only identification with group goals, but also a willingness to cooperate with other members and to respond to group consensus enthusiastically (Vogel, 1963). It is apparent that work motivation and commitment of employees may be elicited and/or strengthened via these specific cultural orientations. For example, collectivist societies consider group discipline as oriented in an organized and cohesive fashion, whereas individualistic societies reveal a lack of group discipline, organization and cohesiveness (Kim et al., 1994). This is because organizational commitment implies identification with an organization and acceptance of its goal and values as one's own (Salancik, 1977). Thus, the organizational belief system is naturally connected with the collectivist culture and may be a central value held by collectivist workforces.

In one study, Vogel (1963) reported that the Japanese workforce showed a high commitment to work. Hard work and devotion to the corporate group (i.e. the company) may be linked to key Japanese values that encourage the immersion of the

individual into the collective. These values facilitate the creation of an ‘enterprise’ community and motivate employees to subordinate their personal or class interests to those of the company (or ‘firm’) (Lincoln & Kalleberg, 1990). There has been a great deal of research done on factors that shape employees’ work orientation and behaviours. This research has included investigations into individual jobs, work places, industries, individual countries and their culture/s. For example, extensive research has shown that the corporatist structures of Japanese companies have a greater effectiveness in eliciting the motivation and commitment of employees compared to the market individualism of Western industry (Lincoln & Kalleberg, 1990).

Hypothesis 3

It is hypothesized that Asian subjects are more likely to endorse organizational beliefs than Australian subjects.

This is hypothesized because the organizational belief system is naturally connected with the collectivist culture which emphasizes the supremacy of the group or collective in terms of values and may be a central value held by collectivist workforces (Kim et al., 1994; Triandis, 1995).

4.1.1.4 The ‘upward striving’ belief system

This scale measures individual effort and accomplishment with the focus on individual productivity and advancement of one’s career goals, rather than the

organization's group norms or goals. Upward striving beliefs normally share the following general characteristics of individualistic cultures. People in individualistic societies are likely to be autonomous and self-sufficient and interact with others according to rational principles such as equality and equity. Their occupational status and roles can be defined by their achievement in the workplace (Kim et al., 1994). The focus is on self-realization or self-actualization in work contexts because each person wants to develop to his or her fullest potential. It is generally accepted that this idea is widespread in Western society. Spense (1985) argued that individualism was central to the character of Western countries and its origins lie in the PWE and the philosophy of Eighteenth Century Enlightenment period.

It has also been suggested by researchers that people's attitudes have, to a large extent, influenced their own economic achievement (Ali & Azim, 1993). Ali and Azim (1993) have examined environmental variables and attitudes that facilitate or inhibit economic achievement including managerial ability, work skill/s, the work ethic, and work involvement and beliefs about work. In addition, advances in psychological theory and a general improvement in living standards have given rise to alternative concepts and measures of worker involvement that reflect employees' contemporary expectations, such as a greater general responsiveness from their employers and employees' personal growth itself in the workplace.

Therefore, the upward striving belief system is naturally connected with the work ethic in individualistic cultures and may be a central value held by workforces in

Western societies (Furnham, 1990; Kim, et al., 1994; Triandis, 1995). This is because such a belief system stresses individual effort and accomplishment of one's career goals, rather than the organization's group norm or goals.

Hypothesis 4

It is anticipated that Australian subjects are more likely to endorse the upward striving belief system than Asian subjects.

4.1.1.5 The humanistic belief system

The humanistic belief system refers to the view that individual growth and development in a job is more important than the output of a workplace (Buchholz, 1977). In this regard, this study stressed the degree to which work is intrinsically satisfying (Furnham, 1997). According to this perspective, work can be fundamental to people fulfilling themselves as human beings. Circumstances in the workplace can thus be more important than the output of the work process itself. Work must be redesigned to be more meaningful and fulfilling for individuals and allow them to discover their full potential. Human growth and development on the job are crucial in ensuring staff can reach higher stages of human development. The fulfillment of material, or lower order needs and wants (Fromm, 1968; Hampden-Turner, 1970), are seen as less important.

Humanistic ideas of work were adopted from Maslow's (1970) Motivation Theory, and regard work as an intrinsic motivation (Hall, 1994). In one study, Buchholz (1978) examined the relationship between age, gender, education, job or position *and* work beliefs and values. The results showed that there was uniform commitment to the humanistic belief system across all the independent variables. In terms of the demographic variables he considered, all ages were equally humanistically oriented *and* there were no significant gender differences (in the humanistic belief system's scores). Scores for each statement from the humanistic belief system were uniformly high with a relatively low standard deviation (Buchholz, 1977). This result suggests an important intrinsic motivation, in terms of human growth and development (Buchholz, 1977, 1978; Furnham, 1997; Hall, 1994; Maslow, 1970).

In collectivist cultures, Kim et al. (1994) suggests people have concern for others and humanity generally. Thus, they are not solely motivated by self-interest. Even in conflict situations, the maintenance of harmony is emphasized or (where appropriate) insisted upon (Kim et al., 1994). These characteristics stem from the fact that groups from collectivist societies are based on family relationships or social hierarchies and the group itself is perceived to be of greater importance than the individual (Moore, 1968). The duties or obligations of individuals in such societies are to be conducted both with regard to oneself as well as to others (Moore, 1968). In addition, Confucian tradition still has some significant currency in Asian societies (Kim et al., 1994; Schlossstein, 1991; Triandis, 1995). For example, a prevalent Confucian value is 'jen' (Moore, 1968) which means humanity and incorporates unselfishness.

All values are affirmed and protected by 'jen' according to Confucian doctrine (Moore, 1968). In this sense, humanistic beliefs may be widespread in collectivist cultures in terms of a general common value that reflects Confucian tradition.

In short, it appears that the humanistic belief system is considered as a basic value for people themselves, regardless of whether they are from a collectivist or individualistic culture. The only difference between the two groups may be in the fact that the orientation of collectivists generally tends to focus on the needs of the larger collective, while that of individualists tends to focus more on personal needs and rights.

Hypothesis 5

Regarding the humanistic belief system, it is assumed that such a belief system will not significantly differentiate Australians and Asians.

This is because human growth and development, as well as humanity, have been considered as an important intrinsic motivation in all cultures (Buchholtz, 1977; Furnham, 1997; Hall, 1994; Kim et al., 1994; Maslow, 1970; Moore, 1968).

4.1.1.6 The leisure ethic

Personal fulfillment can be obtained through the pursuit of leisure activities outside the work environment. This includes such activities as organized team or

individual sports, more general recreation and diversions, as well as artistic production (Buchholz, 1983; Parker, 1983). Leisure can provide relaxation, entertainment and/or personal development (Parker, 1983). Thus, the leisure ethic stresses the benefits of increased leisure time (Furnham, 1997).

According to the leisure ethic, work is necessary for the production and exchange of goods and services, but technological and economic requirements necessary to maintain adequate production levels mean that work can never be made meaningful or fulfilling (no matter how much work redesign is attempted). Thus, human fulfillment is found only in leisure activities that permit personal choice in the use of one's time, allowing individual creativity to be exercised. The more time, resources, and energy people have available for involvement in leisure activities, the better the outcomes for their personal growth and development will be (Bell, 1970; Poor, 1970).

The relationships between work and leisure in particular have been the subject of some research. In a general analysis of work and leisure relationships, Kabanoff and O'Brien (1980) used four low-high categories of work and leisure attributes. In detail, these four categories are 'passive generalization' (people low on both work and leisure attributes), 'supplemental compensation' (low work and high leisure attributes), 'active generalization' (high in both attributes) and 'reactive compensation' (high work and low leisure attributes). The researchers found a weak relationship between work and leisure attributes among Australian respondents in all these four categories. However,

other studies have found the leisure ethic to be significantly negatively correlated with general conservative beliefs, the PWE and level of job involvement (Furnham, 1984b; Iso-Ahola & Buttimer, 1981). Additionally, the leisure ethic correlated positively with the welfare ethic (which tends to despise and avoid work) and the wealth ethic (which referred to work as unpleasant and a way of accumulating wealth that requires great effort) (Furnham & Rose, 1987; Kelvin & Jarrett, 1985).

On the basis of previous studies considered by this paper, it is thus expected that the leisure ethic is negatively correlated with both the work ethic and pride in work (Furnham, 1984b). Additionally, leisure provides personal relaxation and/or personal development (Parker, 1983) and the focus of the leisure ethic is devoted primarily or exclusively to one's own interests regardless of the interests of other people (Kim, et al., 1994). This can be naturally connected with the characteristics of individualistic cultures, where the focus is on the 'self' rather than the group or others (Kim et al., 1994; King & Bond, 1986; Triandis, 1995). Thus, people from individualistic societies may well show higher scores in the leisure ethic scale than those from collectivist societies.

Hypothesis 6

It is anticipated that the leisure ethic will be regarded significantly more highly by Australians than Asians.

3.1.1.7 Attitudes towards taxation

Various studies have been done on the psychological determinants of people's attitude to taxation. Vogel (1974) reported on public opinions towards taxation in Sweden, and examined the uses and burden of taxes, and attitudes towards tax evasion. A six-fold typology for describing different modes of adaptation to the tax system was suggested in the study:

“Tax payers exhibiting the first three types of adaptation do not practice tax evasion but conform to tax laws and regulations. In addition, those exhibiting the first type judge the system as fair, while those exhibiting the second type judge the system as fair but uphold the legitimacy of the laws and regulations. The third type of adaptation involves the withdrawal of support for laws and regulations but continuing conformity to tax laws for fear of being caught . . . Tax payers exhibiting the fourth type see the system as unfair while those exhibiting the fifth of type of adaptation see the tax system as fair but question the legitimacy of tax laws and regulations. Taxpayers exhibiting the sixth type of adaptation accept the legitimacy of tax laws and regulations but report evading taxes for reasons of group pressure” (Vogel, 1974, p.509).

In addition, there are generally five reactions from people towards taxation: taking a pro- or anti-tax avoidance view, perceiving tax as an imposition, general agreement with tax as a measure to ensure a fair and equitable society, and outright tax evasion (Furnham, 1983b; Lewis, 1979, 1982).

There appear to be a number of important and relevant psychological concepts and measures that are related to a person's attitude towards taxation. Furnham

(1982b) reported that the high PWE believers attributed poverty to 'idleness' and 'poor money management', wealth to 'hard work', 'honesty' and 'saving' and unemployment to 'laziness' and 'lack of effort'. Additionally, the high PWE believers were generally antagonistic to both taxation and social security measures (Greenberg, 1978; Mirels & Garrett, 1971). In another study by Furnham (1983b), it was found that those who strongly endorsed the PWE were against taxation, while those who did not endorse the PWE were pro-taxation. Rokeach (1960, 1969) has also shown that a person's values system is closely associated to his/her political beliefs and socio-economic beliefs. Additionally, Feather (1975) reported that values are logically linked to a person's gender, education and income.

Therefore, it is apparent, on the basis of previous research, that general attitudes towards taxation are negatively associated with other beliefs related to work in individualistic cultures. In contrast, people in collectivist cultures (who may be striving upward collectively and co-operatively) are likely to have a pro-taxation attitude. This is because collectivist values dictate co-operating with other members, and responding to group consensus activity is a high priority (Furnham, 1990; Triandis, 1995; Vogel, 1963).

Hypothesis 7

It is predicted that the Australian subjects are likely to be significantly more antagonistic towards taxation than the Asian respondents.

This is due to the fact that the taxation system partly invests taxpayer's money in the social security and the welfare systems generally. This may make them perceive taxation as an imposition on themselves.

In conclusion, the effects of attitudes towards work-related beliefs on economic and work-related behavior can be seen as an 'intrusion' of social and cultural forces into the work place (Lincoln & Kalleberg, 1990). Thus, it is possible that attitudes towards work-related beliefs are likely to be related to lay attributions. This is because lay attributions and attitudes towards economic issues may be considered as an integrated and interrelated set of beliefs that form a coherent system (Feather, 1979ab).

CHAPTER 5.

STUDY II - Methodology

5.1 Introduction

The purpose of the second study was to assess the extent to which attributions for wealth are associated with general economic beliefs and secondly, to what extent these associations vary across cultures. To this end, the following procedure was adopted.

5.2 Method

5.2.1 Subjects

The subjects for Study II were three hundred and nineteen undergraduate students from the University of Wollongong. They were recruited via notice boards and class contact. The sample consisted of 189 Australian and 130 Asian students (from Hong Kong, Singapore, South Korea and Taiwan). Of the 189 Australian students, 59 subjects were male and 130 female, and of the 130 Asian students, 65 subjects were male and 65 female.

5.2.2 Materials

Each subject was provided with a two-part questionnaire:

Part [1] Attributions of wealth:

This part comprised a 19-item inventory, with 5-point response options ('important'-'unimportant') included. Subjects were asked to indicate how important 19 statements were in explaining why some people in general are more wealthy than others. These items are listed in Table 5.1. The explanations were based on attribution categories suggested in the literature (Weiner, 1974, 1980), actual explanation categories used in earlier studies (Feagin, 1972; Feather, 1974; Forgas, Morris & Furnham, 1982; Furnham, 1982abcde, 1983a, 1988; Furnham & Bond, 1986; Furnham & Lewis, 1986; Lewis & Furnham, 1986), and on the free-response explanations of wealth collected from Study I. The explanations covered such areas as internal/individualistic, external/societal and fatalistic explanatory factors.

Coefficients alphas of these scales for the Asian and Australian subjects are shown in Table 5.1. It is clear that the alpha coefficients for the individualistic factor was unexpectedly and surprisingly low, whilst those of the other scales were acceptable. Thus, the individualistic scale will not be used in further analyses.

Table 5.1 - Cronbachs alpha coefficients for wealth scales

Explanations for wealth	Asians (N=130)	Australian (N=189)
Individual factors		
Wealth 1 Careful money management		
Wealth 2 Hard work and effort among the rich	0.33	0.31
Wealth 3 Being very intelligent		
Wealth 4 The rich being ruthless and determined		
Wealth 5 One's religion		
Societal factors		
Wealth 6 Very high wages in some business and Trades		
Wealth 7 Being sent to certain schools and Universities		
Wealth 8 Better opportunities for people from Wealthy families		
Wealth 9 The taxation system which favours the rich		
Wealth 10 Strong trade unions that fight for higher Wages	0.56	0.67
Wealth 11 The economic system that automatically Creates Inequality		
Wealth 12 Society rewarding those who work hard And take Risks		
Wealth 13 Different ethnical, historical and cultural Backgrounds		
Wealth 14 Political stability		
Fatalistic factors		
Wealth 15 Inheriting wealth from parents and Relatives		
Wealth 16 Good luck in winning money at gambling	0.62	0.60
Wealth 17 Having a good break		
Wealth 18 Being born with a good business sense		
Wealth 19 Good appearance (being good looking)		

Table 5.2 - Cronbachs alpha coefficients for economic belief scales

	Asian (N=130)		Australian (N=189)	
	No. items	Alpha	No. items	Alpha
Humanistic belief	10	0.80	10	0.84
Leisure ethic	7	0.72	8	0.77
Organizational belief	9	0.57	9	0.74
Pride in work	7	0.70	8	0.69
Taxation	15	0.70	15	0.78
Upward striving	7	0.65	8	0.74
Work ethic	6	0.78	6	0.71

Part [2] Attitudes towards economic beliefs:

This part consisted of 68-items, divided into 7 variables. Table 5.2 lists the alpha coefficients on each scale for both cultural groups.

- 1) The work ethic scale (Buchholz, 1976, 1977, 1978; Ho & Lloyd, 1984; Wollack, Goodale, Wijting & Smith, 1971)

This is a 7 item inventory sourced from the Australian Work Ethic scale (AWE). The questionnaire defined the work ethic as broadly the belief that work is good in itself, offers dignity to a person and that success is the result of personal effort. Examples of the items used in the work ethic scales are “people who work deserve success” and “hard work is fulfilling in itself”.

- 2) Pride in work (Wollack, Goodale, Wijting & Smith, 1971)

This is concerned with the degree to which one (does or does not) feel a sense of pride in his/her work. This is a 9 item inventory. Examples of the items are “one who feels no sense of pride in one’s work is probably unhappy” and “there is nothing wrong with doing a poor job at work if one can get away with it”.

- 3) The organizational belief system (Buchholz, 1976, 1977, 1978)

This scale measures the degree of support for the view that work takes on meaning only as it affects the organization and as it contributes to the group that one belongs to. This is a 9 item inventory. Examples of the items used are “conformity is

necessary for an organization to survive” and “better decisions are made in a group than by individuals”.

4) The upward striving belief system (Wollack, Goodale, Wijting & Smith, 1971)

It is the opinion that work takes on meaning only as it affects an individual's advancement, contributing to their success. This inventory consisted of 9 items. Examples of the items used are “If a person likes his job, the person should be satisfied with it and should not push for a promotion to another job” and “the trouble with too many people is that when they find a job in which they are interested, they don't try to get a better job”.

5) The humanistic belief system (Buchholz, 1976, 1977, 1978)

This scale measures individual growth and development in the job and the view that this is more important than output. This is a 10 item inventory. An example of the items used is “the work place can be humanized”.

6) The leisure ethic (Buchholz, 1976, 1977, 1978)

This measures the belief in work as a means to personal fulfillment through one's attitude towards pursuing leisure activities. This inventory consists of 8 items. Examples of the items are “increased leisure time is bad for society” and “work takes too much of our time, leaving little time to relax”.

7) The attitudes to taxation (Lewis, 1979)

This scale measures general attitudes towards taxation. It is a 16 item inventory. Examples of the items are “if people had to pay less tax, few people would attempt to evade payment” and “the avoidance of tax by discovery of legal loopholes is unfair as only the well off can afford to employ accountants to find them”.

5.2.3 Procedure

Subjects were requested to complete the questionnaire in private and anonymously. The questionnaire, which took about 30 minutes to complete, was entitled “Attributions of Wealth and Economic beliefs”. The subjects, who were briefly informed as to the nature of the study before commencing the questionnaire, were requested to provide their own honest opinion and informed that there were no ‘correct’ or ‘incorrect’ answers. They were assured their responses would be treated in the strictest confidence.

5.3 Results

5.3.1 Means and Standard deviations

The means and standard deviations for each of the two wealth and seven economic variables are presented in Table 5.3 and Table 5.4 for both cultural groups.

In order to examine the differences in mean scores between cultural groups, two one-way MANOVAs were carried out. Wilks' Lambda for the overall model showed a significant main effect for cultural group for wealth, $F(2,316)=9.69$, $p<.01$ as well as for economic beliefs, $F(7,311)=39.45$, $p<.01$. The Asian subjects were found to score higher on societal, $F(1,317)=17.52$, $p<.01$ and fatalistic explanations, $F(1,317)=7.24$, $p<.01$ for wealth than the Australian subjects (Table 5.3). This result supports previous findings that Asians subjects are more likely to stress contextual (or situational) views (Schweder & Bourne, 1982) and that they are more likely to stress fatalistic views regarding lay explanations of wealth (Regamy, 1968).

Table 5.3 – Means, standard deviations, and F values: Attributions for wealth

Explanations for wealth	Asian (N=130)		Australian (N=189)		F
	M	(SD)	M	(SD)	
Societal/situational	3.55	(0.53)	3.29	(0.80)	17.52**
Fatalistic	3.25	(0.55)	3.01	(0.75)	7.24**

* $p<.05$, ** $p<.01$

Table 5.4 – Means, standard deviations, and F values: Economic beliefs

Economic beliefs	Asian (N=130)		Australian(N=189)		F
	M	(SD)	M	(SD)	
Humanistic belief	4.24	(0.62)	4.52	(0.47)	20.65**
Leisure ethic	3.22	(0.71)	3.53	(0.72)	13.99**
Organizational belief	3.73	(0.58)	3.36	(0.68)	25.58**
Pride in work	3.87	(0.55)	4.40	(0.46)	81.46**
Taxation	3.56	(0.54)	3.57	(0.59)	0.18 (ns)
Upward striving	3.64	(0.59)	3.06	(0.64)	42.58**
Work ethic	4.00	(0.81)	3.81	(0.77)	4.67*

* $p<.05$, ** $p<.01$

Regarding economic beliefs (Table 5.4), the Asian subjects scored significantly higher on the work ethic scale than did the Australians subjects, $F(1,317)=4.67$, $p<.05$ and consequently the first hypothesis was not supported. This may partly be because, in collectivist cultures, a more effective intrinsic motivation (hard work) should be added to the work ethic. That is, personal effort is directed not only for oneself as in individualistic societies, but also for the collective. Secondly, pride in work was judged as significantly more important in determining attitudes towards work by the Australian subjects than by the Asians, $F(1,317)=81.46$, $p<.01$ in accordance with the second hypothesis. This finding implies that because the focus of this study is on the mental and psychological satisfaction derived from the work itself, in terms of personal independent feelings and/or evaluation in individualistic societies, pride in work can be generally associated with one's own interests.

Thirdly, the organizational belief system was judged as significantly more important in determining attitudes towards work by Asian respondents than their Australians peers, $F(1,317)=25.58$, $p<.01$. This supports the third hypothesis that Asians are more likely to endorse the organizational belief system than Australians. Fourthly, the upward striving belief system was judged as significantly more important in determining attitudes towards work among the Asian subjects compared to the Australians subjects, $F(1,317)=42.58$, $p<.01$. This does not support the fourth hypothesis.

Fifthly, the humanistic belief system was judged as significantly more important in determining the attitudes towards work by the Australian subjects than by the Asians, $F(1,317)=20.65$, $p<.01$. This result does not support the fifth hypothesis. Additionally, the leisure ethic was judged as significantly more important in determining the attitudes towards work by the Australian respondents than their Asian peers, $F(1,317)=13.99$, $p<.01$. This result supports the sixth hypothesis. Lastly, there was no significant difference in attitudes towards taxation between the Asian subjects and the Australians, $F(1,317)=0.18$ (ns).

5.3.2 Correlation analyses

Table 5.5 and Table 5.6 show the zero-order correlations between variables for wealth and economic beliefs in both the Australian and the Asian groups. What is particularly interesting is that humanistic beliefs in the Asian subjects were more significantly related to other economic beliefs than in the Australian subjects, whereas the Australians were more likely to endorse such a belief system compared to the Asians in this study. This may stem from the Asian collectivists' emphasis on both the maintenance of harmony and interdependency (Kim et al., 1994) and on humanity (Moore, 1968). The latter reflects 'jen', a prevalent common value in the collectivist Confucian tradition (Moore, 1968). Additionally, societal (situational/contextual) explanations for wealth in the Asian group are related to the organizational belief in economic beliefs (which reflects the characteristics of collectivist societies). This can

be supported by the findings of Schweder and Bourne (1982) who found that people in collectivist cultures are likely to endorse societal explanations for economic issues.

Moreover, in terms of attitudes towards taxation, Australian subjects (who may be striving upward individually and competitively due to a high PWE) were found to be more negative in their thinking regarding relationships between attitudes towards taxation and other economic beliefs than the Asian subjects. This is because attitudes towards taxation in the Australian group are negatively related to fatalistic explanations for wealth, the leisure ethic and upward striving beliefs. In contrast, such attitudes in the Asian group are positively related to the work ethic, humanistic beliefs, pride in work and upward striving beliefs, but not the leisure ethic. This accords with the findings of previous studies (Furnham, 1982b, 1983b, 1990; Greenberg, 1978; Mirels & Garrett, 1971; Triandis, 1995) and supports the last hypothesis of this study on attitudes towards taxation.

Finally, regarding the upward striving belief system, the Australian group associated such a belief system with the work ethic, organizational beliefs and anti-taxation attitudes, while the Asian group related it to the work ethic, humanistic beliefs, pride in work and pro-taxation attitudes, as well as negatively relating it to the leisure ethic. This could be an implication of recent trends in Asia towards greater modernization. Asian beliefs seem to be a mixture of the 'new' (the leisure ethic) and the 'traditional' – pro-tax, pride in work and the work ethic. In other words, the new generations of Asian collectivists could be seen as becoming more individualistic in

order to survive in an increasingly competitive world (Furnham & Bond, 1986). Consequently, this orientation can make them associate the upward striving belief system with other economic beliefs.

There are several similar trends evident in both the Australian and Asian groups in terms of their attitudes towards wealth and economic beliefs. Regarding lay attributions of wealth, both cultural groups related societal (external) explanations to fatalistic explanations, although Asian subjects were more external (societal) in their explanations for wealth than were Australians (see Table 5.3). Among economic beliefs in both cultural groups, the work ethic was related to organizational beliefs, pride in work and upward striving beliefs. Additionally, pride in work was associated with the work ethic, humanistic beliefs and attitudes towards taxation as well as being negatively related to the leisure ethic. Finally, the leisure ethic was negatively related to other economic beliefs such as pride in work and attitudes towards taxation. This reinforces partly the sixth hypothesis, as well as the results of a previous study (Furnham, 1983b, 1984b), that the leisure ethic is negatively related to pride in work and the work ethic.

Table 5.5 – Correlations between variables among Australian subjects

Australian (N=189)	Fatalistic	Societal	The work ethic	Humanistic belief	The leisure ethic	Organizational belief	Pride in work	Taxation	Upward striving belief
Fatalistic									
Societal	0.3568**								
The work ethic	0.0447	0.0045							
Humanistic belief	-0.0084	0.0132	0.2160**						
The leisure ethic	0.1193	0.0911	-0.1389	-0.1088					
Organizational belief	0.0998	-0.0071	0.2100**	0.0394	0.0754				
Pride in work	0.0194	0.0218	0.4219**	0.4082**	-0.2100**	0.1611*			
Taxation	-0.1520*	0.0696	-0.0849	0.1401	-0.1835*	-0.1272	0.2228**		
Upward striving belief	0.1253	-0.0354	0.2839**	0.0481	-0.0376	0.2332**	0.0383	-0.2088**	

* p<.05, ** p<.01

Table 5.6 – Correlations between variables among Asian subjects

Asian (N=130)	Fatalistic	Societal	The work ethic	Humanistic belief	The leisure ethic	Organizational belief	Pride in work	Taxation	Upward striving belief
Fatalistic									
Societal	0.3206**								
The work ethic	-0.0964	-0.0524							
Humanistic belief	-0.0309	-0.0299	0.5254**						
The leisure ethic	0.2348**	0.1350	-0.0882	-0.1728*					
Organizational belief	-0.0192	0.2149*	0.2305**	0.2602**	0.1565				
Pride in work	-0.0422	-0.1174	0.6375**	0.5227**	-0.2034*	0.1324			
Taxation	0.0075	-0.0051	0.3667**	0.3025**	-0.1988*	0.0300	0.5348**		
Upward striving belief	0.1054	-0.0056	0.2532**	0.3822**	-0.3241**	0.0927	0.5791**	0.2507**	

* p<.05, ** p<.01

Table 5.7 – Summary: General trends among Australians and Asians

	Similarities	Differences
Attributions of wealth	Fatalistic explanations related to societal explanations.	Societal explanations in Asians related to the organizational beliefs.
Economic beliefs	<p>The work ethic, pride in work, upward striving beliefs and organizational beliefs related to many or some other economic beliefs.</p> <p>The leisure ethic negatively related to some other economic beliefs.</p>	<p>Humanistic beliefs in Asians related to all other economic beliefs.</p> <p>Attitudes towards taxation in Australians negatively related to some other economic beliefs, while such attitudes in Asians were positively related to other economic beliefs.</p>

5.3.3 Higher order factor analyses between variables

In order to investigate the structure of these relationships, a principal components analysis with Varimax rotation was performed on the variables for wealth and economic beliefs for both the Australian and Asian groups. Three factors were extracted in both groups. The results are presented in Table 5.8 and Table 5.9. In the Australian subjects, the first factor had variables loading on it concerned with the humanistic belief, pride in work and the anti-leisure ethic. This factor alone accounted for over a fifth of the variance. The second factor, which accounted for over a sixth of the variance, had variables loading on it associated with the work ethic, organizational beliefs, upward striving beliefs and the anti-taxation attitude. The last factor had two variables loading on it and seemed to suggest the attributional dimension of beliefs about wealth. This accounted for over a seventh of the variance (Table 5.8).

Table 5.8 - The factor analysis (Varimax rotated) for variables among Australian subjects

Variables (Asian N=130)	Factor 1	Factor 2	Factor 3
Societal (wealth)	0.07	-0.15	<u>0.83</u>
Fatalistic (wealth)	-0.06	0.21	<u>0.78</u>
Humanistic belief	<u>0.67</u>	0.04	0.06
Leisure ethic	<u>-0.47</u>	0.10	0.31
Organizational belief	0.09	<u>0.61</u>	0.08
Pride in work	<u>0.82</u>	0.14	0.06
Taxation	0.48	<u>-0.59</u>	-0.02
Upward striving	0.03	<u>0.72</u>	-0.01
Work ethic	0.52	<u>0.56</u>	0.00
Eigenvalues	1.94	1.63	1.32
Percentage of variance	21.5%	18.1%	14.7%

Loadings greater than .45 were regarded as significant.

Table 5.9 - The factor analysis (Varimax rotated) for variables among Asian subjects

Variables (Asian N=130)	Factor 1	Factor 2	Factor 3
Societal (wealth)	-0.03	<u>0.71</u>	0.27
Fatalistic (wealth)	0.01	<u>0.86</u>	-0.06
Humanistic belief	<u>0.72</u>	-0.08	0.25
Leisure ethic	-0.37	0.25	<u>0.59</u>
Organizational belief	0.22	0.05	<u>0.78</u>
Pride in work	<u>0.88</u>	-0.07	0.00
Taxation	<u>0.64</u>	0.04	-0.12
Upward striving	<u>0.70</u>	0.20	-0.28
Work ethic	<u>0.72</u>	-0.19	0.34
Eigenvalues	2.93	1.52	1.14
Percentage of variance	32.6%	17.0%	12.7%

Loadings greater than .45 were regarded as significant.

In the Asian subjects, the first factor had items selected that were concerned with the work ethic, pride in work, the humanistic belief, the upward striving belief and the pro-taxation attitude. This first factor alone accounted for about a third of the

variance between variables for both wealth and economic beliefs. The second factor accounted for over a sixth of the variance between variables, and had two variables loading on it associated with fatalistic and societal explanations for wealth. The last factor also had two variables loading on it concerned with the leisure ethic and the organizational belief. This accounted for over an eighth of the variance between variables (Table 5.9).

In summary, the Australians firstly connected pride in work and humanistic beliefs negatively with the leisure ethic. This reinforces partly the sixth hypothesis of this study regarding the leisure ethic, which is negatively related to the work ethic and pride in work (Furnham, 1984b). In terms of the second factor, among Australians negative attitudes to taxation loaded with the work ethic and upward striving beliefs (see Greenberg, 1978; Mirels & Garrett, 1971; Furnham, 1983b).

In contrast, the Asian subjects were more likely to relate to the work ethic, pride in work, the humanistic belief, pro taxation attitudes and upward striving beliefs (in terms of economic beliefs). This reinforces the last hypothesis, that Asians will have more pro-taxation attitudes than the Australians (Furnham, 1990; Triandis, 1995). Finally, the Asians were more likely to connect the leisure ethic with the organizational/collectivist orientation, unlike the Australian subjects. This reflects Asian collectivist characteristics regarding leisure activities (Briandt, 1974; Triandis, 1990; Wheeler, Reis & Bond, 1989).

5.3.4 Multiple Regression analyses

In order to assess the best predictors of wealth for each cultural group, two sets of stepwise regression analyses were conducted when predicting are explanation for wealth, the other was entered at the first step, followed by the economic beliefs as a block using the step-wise procedure. For the Australian subjects, the model for the fatalistic attributions was significant, $F(8,180)=4.90$, $p<.01$ and the model for the societal attributions was also significant, $F(8,180)=4.03$, $p<.01$. The final results are shown in Table 5.10 and show that the societal factor for wealth was the most significant predictor of fatalistic attributions, explaining 17.9 % of the variance ($\beta=.36$, $t=5.34$, $p<.01$). Attitudes toward taxation was the next significant predictor ($\beta=-.15$, $t=-2.06$, $p<.05$). Table 5.10 also shows that none of the economic beliefs were significant predictors of the societal attributions.

For the Asian subjects, the model for the fatalistic attributions was significant, $F(8,121)=3.88$, $p<.01$ and the model for the societal attributions was also significant, $F(8,121)=3.23$, $p<.01$ (Table 5.11). In addition to societal attributions, which explained 20.4 % of the variance ($\beta=.30$, $t=3.52$, $p<.01$), the leisure ethic was the next significant predictor of the fatalistic attributions ($\beta=.29$, $t=3.28$, $p<.001$) followed by upward striving beliefs ($\beta=.25$, $t=2.33$, $p<.05$). Finally, fatalistic attributions as well as organizational beliefs were the significant predictors of the societal attributions, explaining approximately 17.6% and 10.3 % of the variance.

Table 5.10 - Regression analysis for variables in Australian subjects

Dependent variable	Predictors	<i>beta</i>	R square	<i>t</i>
Fatalistic factor	Societal factor	0.36	0.113	5.34**
	Attitude to taxation	-0.15	0.171	-2.06*
Societal factor	Fatalistic factor	0.37	0.151	5.34**

* $p < .05$, ** $p < .01$

Table 5.11 - Regression analysis for variables in Asian subjects

Dependent variable	Predictors	<i>beta</i>	R square	<i>t</i>
Fatalistic factor	Societal factor	0.30	0.103	3.52**
	The leisure ethic	0.29	0.204	3.28**
	The upward striving belief	0.25		2.33*
Societal factor	Fatalistic factor	0.31	0.103	3.52**
	The organizational belief	0.24	0.176	2.72**

* $p < .05$, ** $p < .01$

5.4 Discussion

In accordance with the hypotheses of this study, the Asian subjects showed higher scores than the Australians in organizational beliefs, the work ethic and upward striving beliefs, while the Australian subjects showed higher scores than the Asians in pride in work, the leisure ethic and humanistic beliefs. In this study, one focus relating to economic beliefs is on the hypotheses that the Asian subjects have stronger organizational beliefs which emphasize their group's need or goals compared to the Australians, while the Australian subjects had stronger upward striving beliefs. This may be due to the fact that organizational beliefs largely depend on core characteristics

of collectivist cultures, while upward striving beliefs are largely more reliant on those of individualistic cultures. However, the upward striving scale was unexpectedly higher in Asian subjects than in Australians. The reason for this seems partly due to the recent modernization that has been occurring in Asian countries over the last few decades (via Western cultural influences) that has seen new generations become more individualistic, in terms of their attitudes, and more like Australians in Western individualistic society. In other words, the current modernizing trends in Asian countries are in part accompanied by the influence of western culture and industrialization. In order to survive in an increasingly competitive world, therefore, people have tended to rely more on their own ability (Furnham & Bond, 1986). Upward striving beliefs for work (normally asserted with individualistic cultures) were more significant in this study for the Asian group than for the Australian group.

In addition, the Asian subjects' endorsing the work ethic (which was unexpected) seems to suggest the idea that personal effort for themselves, as well as the larger collective, could be a more effective motivation regarding working hard in terms of collectivist societies, compared to personal efforts (for self-interest) as a motivation in a similar contexts, as seen in individualistic societies. Regarding pride in work, it was supported that the Australian subjects were more likely to endorse pride in work than the Asians. This is because the focus here was on the mental and psychological satisfaction (Wollack, Goodale, Wijting & Smith, 1971) derived from work itself, in terms of personal independent feelings and/or evaluation in individualistic cultures rather than the shared interdependent feelings and/or evaluation

present in collectivist cultures (Kim et al, 1994). Despite the Australian subjects being more likely to endorse humanistic beliefs, humanistic beliefs in the Asian subjects were correlated with other work-related beliefs more so than for the Australians, because humanistic beliefs are considered as a fundamental value in collectivist cultures (Kim et al., 1994; Moore, 1968; Schlossstein, 1991; Triandis, 1990, 1995).

Moreover, the leisure ethic was regarded more highly by the Australians than by the Asians because leisure emphasizes personal relaxation and/or personal development (Parker, 1983) as well as one's own interests, regardless of the interests of other people (Kim et al., 1994). Additionally, it was also supported that the leisure ethic is negatively related to pride in work (not to the work ethic). This is in accordance with a previous study (Furnham, 1984b). Finally, in terms of attitudes towards taxation, the Australian subjects, who may be striving upward individually and competitively, were more antagonistic towards taxation than the Asians with collectivist values which dictate cooperating with other members and responding to group consensus activity (for example, the taxation system) as a high priority (Furnham, 1990; Triandis, 1995).

The results of this study also demonstrate some cross-cultural differences in attitudes towards wealth and economic beliefs between the Asian and Australian subjects. In this regard, the Asian subjects associated most with humanistic beliefs, the work ethic, pride in work, upward striving beliefs and pro-taxation attitudes. The pro-taxation attitude of Asian subjects relates to a focus on group needs (a major

collectivist value) rather than those of the 'self' (Furnham, 1990; Triandis, 1990, 1995) because taxation aims to fund education, public health measures and so on. The second factor emerging from the Asian student's responses stressed inherited wealth and societal sources, and connected societal explanations to fatalistic sources. In this regard, it should be noted that Asian countries have the same philosophical tradition, *Confucian ethics*. Such beliefs see an individual within a self-deterministic view, which means that 'Universals' (commonly accepted beliefs) are already determined and exist as norms and ideals in themselves (Regamy, 1968). It is suggested that this view had effects on lay attributions of wealth in this study as the Asian subjects considered inherited wealth and societal sources as important causes of wealth. The final factor for the Asian subjects stressed the leisure ethic in a collectivist cultural orientation. This can be supported by previous findings which assert that social behavior occurs in small groups with greater frequency among collectivists, especially during leisure periods. For example, Korean skiers often ski in groups, whereas Americans tend to ski alone or in couples (Brandt, 1974). Similarly, collectivists are more likely to eat in large groups (Triandis, 1990; Wheeler, Reis & Bond, 1989).

In the Australian subjects, the first factor included humanistic beliefs, pride in work and the anti-leisure ethic. Ideology espoused from the work ethic is consistent with an integrated set of beliefs about the significance of work and internal (i.e. effort based) causes of success (Green, 1959; Weber, 1958). It is clear then that this idea is related positively to pride in work and related negatively to the leisure ethic. The second factor emerging from the Australian student's responses was concerned with

the work ethic, upward striving beliefs, organizational beliefs and anti-taxation attitudes. The upward striving attitude is often a characteristic of individualism. Opposition to taxation is classically an individualist response because they may often think taxation is a kind of potentially avoidable burden (Triandis, 1995). Therefore, it appears certain that the upward striving attitude can be connected to the anti-taxation attitude. Additionally, in this factor, the connection with upward striving beliefs and organizational beliefs, seems to suggest even in individualistic societies, a more organizational group orientation toward (the successful meeting of) work tasks and demands may be required, particularly when one considers the advanced technologies and more complicated societies that are becoming ubiquitous today worldwide. The last factor for the Australian subjects was the connection with societal and fatalistic explanations regarding attributions of wealth.

In an overall sense then, it is clear that there were quite different patterns of attributions of wealth and economic beliefs occurring between the Asian and Australian subjects. The main reason posited for these different structures is that the subject groups come from different cultures, and the associated basic conceptual differences (between cultures) can lead to differing attitudes towards wealth and economic beliefs. Moreover, in an individualistic culture like Australia, attitudes towards economic beliefs depend largely on the general characteristics of such a culture. This study reinforced the fact that people in such a culture tend to emphasize the needs and goals of the self, rather than those of the group, developing specific kinds of beliefs and attitudes and selecting norms and values that fit their cultural patterns, in terms of

attributions of wealth and economic beliefs. In collectivist cultures like Hong Kong, Singapore, South Korea and Taiwan, attitudes towards economic beliefs however relied largely on general characteristics of collectivist cultures. This trend can also be seen in wider contexts. For example, collectivist people tend to emphasize the needs and goals of the group rather than those of the 'self' (Schlossstein, 1991; Woronoff, 1992), developing complementary beliefs and attitudes, and selecting norms and values that fit their cultural patterns in terms of wealth and economic beliefs (Triandis, 1990, 1995). Consequently, it is asserted that cross-cultural differences may be an important deterministic factor regarding attitudes towards economic issues.

CHAPTER 6.

GENERAL DISCUSSION

6.1 Introduction

It is generally accepted that a remarkable trend worldwide is the growth of internationalism (or globalization). This internationalism has lately been accorded wider currency by economic developments (Smith & Bond, 1993). As a result, the influences of internationalism as a value and a belief orientation have received more attention from researchers (Takeshita, 1990). It appears that such a value and belief orientation reflects individuals' prior expectations, knowledge or schemes within their own cultural background (Augustinos & Walker, 1995; Hofstede, 1980; Morris & Peng, 1994; Smith & Bond, 1993; Triandis, 1995).

Cultural differences may be considered as an important factor that determine attitudes towards social and economic issues. One of most promising dimensions to understanding cultural differences is individualism-collectivism (Hofstede, 1980; Kim et al., 1994; Smith & Bonds, 1993; Triandis, 1995; Triandis et al., 1988). This study, therefore, focused on attitudes towards economic issues (wealth and work) from a cross-cultural perspective.

Study I was conducted to explore (qualitatively) the ways lay explanations for wealth are made. In accordance with the findings of previous studies, this study

supported the findings that found that lay attributions for wealth are multidimensional (Feagin, 1972; Feather, 1974; Forgas et al, 1982; Furnham, 1983ab,1988; Furnham & Bond, 1986; Furham & Lewis, 1986; Heaven, 1989ab, 1990; Lewis, Welbley & Furnham, 1995; Weiner, 1974; Younger, Arrowood & Hamsley, 1977). Explanatory categories comprised three factors: social/external (e.g. “better and more opportunities or experiences for jobs”, “economic situation with high technology or industrial level” or “different historical and cultural backgrounds”); individual/internal (e.g. “Hardworking and greater effort by rich people”, “good personality and attitude” or “being smart and intelligent”); and fatalistic (e.g. “better opportunities or prestige for people from certain families”, “being sent to certain schools and universities” or “luck/chance”).

Regarding cross-cultural differences, although there are some unique explanations used by each group within the explanatory categories, the Asian and Australian subjects showed quite similar patterns in terms of their lay explanations. In reference to the culturally specific unique explanations in Study I, only the Asian collectivists referred to “political power and stability” as a societal explanation for wealth. The Asians also were unique in attributing wealth to “good relationships among people” as an individualistic explanation, whereas the Australians referred to “good business sense and skill for particular or better jobs”. Consequently, regarding these lay attributions, it is apparent that the Asian subjects stressed more the needs and goals of the collective ‘group’ rather than the ‘self’ (Geertz, 1983; Lincoln & Kalleberg, 1990; Kim et al., 1994; King & Bond, 1986; Triandis, 1995; Vogel, 1963)

as well as being largely concerned with the relationships with others (Furnham & Bond, 1986; Lebra, 1984; Kim et al., 1994; Triandis, 1995). By contrast, the Australians focused more on needs and goals of the 'self' than the 'group' (Furnham, 1990; Spense, 1985).

Study II tried to explore a wide range of economic attitudes in addition to lay explanations of wealth because attitudes towards economic beliefs may provide a moral 'justification' for the accumulation of wealth (Ho & Lloyd, 1984), and, in turn, orientations of wealth may also determine attitudes towards work. Economic beliefs in this study included 7 variables, namely the work ethic, pride in work, the organizational belief system, the upward striving belief system, the humanistic belief system, the leisure ethic and attitudes towards taxation. The focus of study II, in order to understand economic beliefs comprehensively, was on the relationships between lay explanations of wealth and a wide range of economic attitudes. In addition, this study, for the sake of comprehensiveness and comparability, was undertaken among Australian and Asian subjects.

Regarding attributions for wealth, study II supported the view that the Asian subjects are more likely than Australians to endorse societal and fatalistic views (Schweder & Bourne, 1982; Regamy, 1968). This finding can be connected to core characteristics of collectivist cultures, which emphasizes the 'group', relationships with others and given contextual or situational factors related to the event (Furnham & Bond, 1986; Geertz, 1983; King & Bond, 1986; Lebra, 1984; Morris & Peng, 1994;

Newman, 1993; Schweder & Bourne, 1982). Additionally, in terms of economic attitudes, the Asian subjects were more likely to endorse the organizational belief system. Unexpectedly, the Asians stressed more the upward striving belief system, which relies on core characteristics of individualistic cultures (for example, the emphasis on individual effort, self-interest and accomplishment of one's career goals). However, this is understandable when the wide currency of the view that Asian countries' modernization has been accomplished via Western cultural influences is considered (Schlossstein, 1991; Triandis, 1995; Woronoff, 1992). Consequently Asian peoples have tended to depend more on their own ability in order to survive in an increasingly competitive world (Furnham & Bond, 1986).

Furthermore, the work ethic relating to 'hard work', self-control and work involvement, was associated with upward striving beliefs among both groups. The Australian subjects negatively related the work ethic and upward striving beliefs to anti-taxation attitudes. This could be because Australians are more likely to endorse anti-taxation attitudes, as found in previous studies (Furnham, 1982b, 1983b; Greenberg, 1978; Mirels & Garrett, 1971). In contrast, the Asian subjects related the work ethic and upward striving beliefs to pro-taxation attitudes, no doubt due to the fact that cooperating with other members and responding to group consensus is a high priority (Furnham, 1990; Triandis, 1995; Vogel, 1963).

Finally, among Australians, the leisure ethic was negatively associated with most other economic beliefs, specifically pride in work. This is in accordance with

findings of previous studies undertaken in individualistic cultures (Furnham, 1984b; Furnham & Rose, 1987; Iso-Ahola & Buttimer, 1981; Kelvin & Jarrett, 1985). The Asians, however, associated this ethic with organizational beliefs (a core characteristic of collectivist cultures). This connection in the Asians is supported by the everyday leisure activities that are undertaken by Asian collectivists. Such activities are enjoyed as a fundamental form of social behavior and frequently occur in small or large groups (Brandt, 1974; Triandis, 1995; Wheeler, Reis & Bond, 1989).

It is clear then that collectivists use groups as their basic 'units' of social perception while individualists find it more natural to use individuals as their basic 'units' in this regard (Triandis, 1990, 1995). Accordingly, collectivists often think about the needs of their ingroup and their relationships with others while individualists tend to focus more on personal needs, rights, capacities and contracts that they have made. This is due to the different values, conservation and harmony held by collectivists, *and* intellectual autonomy and affective autonomy held by individualists (Schwartz, 1994). It is apparent that these different concepts, held on the basis of cultural background and identity, contribute to cross-cultural differences in both groups, particularly in terms of attributions of wealth and economic beliefs.

6.2 Implications of findings

This study was conducted to understand the way culture relates to social phenomena, specifically economic issues. By doing this, it reinforced that the view

that collectivism-individualism is one of the most promising dimensions in the analysis of cultural variation (Triandis et al., 1988). In addition, this study also found that cultural differences may be considered as an important deterministic factor in the outcomes of the attribution process and in the holding of attitudes related to social and economic issues in everyday life. In other words, it appears that different cultural concepts are achieved via socialization processes in each culture (Augustinos & Walker, 1995; Furnham, 1982d; Hofstede, 1980; Miller, 1984; Morris & Peng, 1994; Oatey, 1992; Smith & Bond, 1993; Triandis, 1995). It is thus possible that people from each culture will demonstrate different patterns in attitudes towards social and economic issues.

In addition, this cross-cultural study has the following practical implications: A growing paradigm that is achieving currency worldwide has been internationalization. This has been achieved via rapid economic development, political realignment, technological progress and telecommunications, and increased opportunities for people to interact with others from other countries with different cultural traditions. This can give rise, however, to communication problems, conflicts and adaptation problems within and between individuals, as well as to a growing currency in beliefs relating to 'out-group' members (stereotypes or ethnocentrism).

Therefore, studying the way lay attributions and/or attitudes are made may assist in negating such negative impacts by offering some useful insights to help solve problems related to communication and adaptation as well as conflicts that may occur

among people in societies. This kind of study is crucially important to understanding people's explanations about what occurs in their everyday life. This is because such explanations may reveal how people process, present and utilize information about themselves, others and their social world (Furnham, 1988; Heider, 1958; Hewstone, 1983). In addition, such social attitudes may be a causal factor in one's own and others' behavior (Feather, 1979ab, 1985). Therefore, cross-cultural research on lay explanations of economic and social issues should be able to contribute to developing a more comprehensive understanding of social behaviour, as well as provide useful insights into current modern societal trends that are characterized by internationalization (or globalization) influence.

6.3 Refinements and/or limitations in the study design

This study's limitations were primarily associated with the non-random sampling method (because the subjects were University students only). University students are more homogenous, younger (below 25 years of age), and better educated than the population as a whole. University students may represent different demographic and socio-economic backgrounds, although one of the main purposes of academic training could be seen as making students more different (for example, more international) in their outlook.

In addition, in the analysis concerning relationships between lay explanations for wealth and economic attitudes, the other limitation is that individualistic

explanations were excluded because such explanations did not reach a satisfactory internal reliability (unlike other explanations of wealth). Thus, this study produced only limited findings regarding relationships between lay explanations of wealth and economic attitudes. Future research should examine more closely individual differences and/or demographic variables as well as incorporating a larger sample size, in order to extend further the validity of this study and the comprehensive understanding of attitudes towards economic issues.

6.4 Suggestions for further research

As Furnham (1983a) has pointed out, explanations for wealth are important in their own right as they are related closely to such things as a person's political views, his or her own work experience, the social class to which they belong as well as the economic locus of control. Thus, a number of investigations into the relationships between social, economic and political beliefs, and lay attributions of wealth have been conducted. Given that political and economic issues are very closely related (and frequently discussed together), it is not surprising that political beliefs (measured on a simple linear polar opposite – 'left-right wing' scale) can be a powerful predictor, in terms of both lay attributions of wealth and attitudes towards work. This was seen in Furnham (1987, 1997) and in Furnham and Heaven (1988)'s studies. It is necessary to consider political preference as an important, independent variable that can have effects on attribution judgments in any further studies.

It is well known that the social class to which respondents' parents belong, plays an important role in explanations of economic issues such as poverty or wealth, as well as work beliefs (Augustinos & Walker, 1995; Feather, 1974, 1984; Frasher & Gaskell, 1990; Furnham, 1982c, 1987, 1988; Furnham & Bond, 1986; Furnham & Lewis, 1986; Triandis, 1980, 1995). In all societies, the upper social classes are likely to be relatively more individualistic than the lower social classes (Daab, 1991). Upper-social-status parents favor individualism more than lower-social-status parents do (Marjoribanks, 1991). A greater emphasis on obedience is also found in the lower social classes in modern, complex societies, whereas the upper classes emphasize creativity and self-reliance (Kohn, 1969). Therefore, it is suggested that further research should concern social class as an important independent variable that affects attributions of wealth and economic beliefs.

Finally, it is possible that further research should also consider personal work history as a predictor variable. Thus, it will be necessary to differentiate specifically between each subject group on the basis of their work experience. For example, three groups could be generally suggested to this end. The first group could incorporate those people who either work full time, work part time or casually, or are unemployed (ie most university students would fit here). The other two groups could comprise those with varying years of full time employment.

In conclusion, it is hoped that this study will further stimulate explorations in how lay attributions of economic issues, such as wealth or poverty and work attitudes,

are related. Furthermore, it is necessary to recognize that lay people's understanding of economic issues could be worthy of study in social, economic and political arenas. This is because how lay attributions are made may both reflect the individual's values generally *and* determine their future behaviour (Kelley & Mickela, 1980). This comprehensive understanding can be realized by cross-sectional and longitudinal studies on these issues. In addition, there will be a continuous need to explore the influences of cultural variation on social behaviour. It appears that such investigations should make a major contribution to the understanding of economic behaviour.

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APPENDIX I – Guideline Questionnaire

*** “WHY DO YOU THINK THERE ARE DIFFERENCES IN WEALTH?”**

=>POSSIBLE CAUSES

*** “WHY DO YOU THINK SOME PEOPLE ARE WEALTHIER THAN OTHERS?”**

=> POSSIBLE CAUSES

*** “WHY DO YOU THINK SOME NATIONS ARE WEALTHIER THAN OTHERS?”**

=> POSSIBLE CAUSES

APPENDIX II – Questionnaire Cover

General idea about wealth or work

This research is concerned with our general idea about wealth or work and you are invited to participate by completing this survey anonymously and in private. The information you provide will be used for research purposes and will be treated in the strictest confidence.

Your task is to read each item carefully and to then answer them. We would appreciate you taking the time to complete the questionnaire. This should not take you more than 20 minutes.

Remember, there are no correct or incorrect answers. In each of the items, just give your own honest opinion.

Note that you are free to withdraw from this survey at any time. Should you have questions relating to this study, you can contact the Secretary, University of Wollongong Human Ethics Committee (Ref: HE95/73) on 042-213079.

Ja Kyoung Son

Master(Hons) student in the department of psychology

APPENDIX III – Consent Form

CONSENT FORM

I understand that the data I provide will be used for research purpose only, and I consent for it to be used in that manner.

If you wish to take part in this research, Please sign below:

..... /...../.....

[NOTE : This page will be detached from the questionnaire]

APPENDIX IV – Questionnaire

Section A

Listed below are some reasons that might be used to explain wealth. Look at each reason and then indicate how important you think it is as a possible cause of wealth. Just draw a circle around the one number that best describes your opinion.

If you think a statement is very important, draw a circle around 5. If a statement is unimportant, circle 1.

Do this for every item. Please give your own honest opinion.

I think that wealth is due to:

1. Careful money management throughout life.

unimportant			not sure		very important
1	2	3	4	5	

2. Hard work and effort among the rich.

unimportant			not sure		very important
1	2	3	4	5	

3. Being very intelligent.

unimportant			not sure		very important
1	2	3	4	5	

4. The rich being ruthless and determined.

unimportant			not sure		very important
1	2	3	4	5	

5. One's religion.

unimportant			not sure		very important
1	2	3	4	5	

6. Very high wages in some businesses and trades.

unimportant			not sure		very important
1	2	3	4	5	

7. Being sent to certain schools and universities.

unimportant			not sure		very important
1	2	3	4	5	

8. Better opportunities for people from wealthy families.

unimportant			not sure		very important
1	2	3	4	5	

9. The taxation system which favours the rich.

unimportant			not sure		very important
1	2	3	4	5	

10. Strong trade unions that fight for higher wages.

unimportant			not sure		very important
1	2	3	4	5	

11. The economic system that automatically creates inequality.

unimportant			not sure		very important
1	2	3	4	5	

12. Society rewarding those who work hard and take risks.

unimportant			not sure		very important
1	2	3	4	5	

13. Different ethnical or racial, historical and cultural background.

unimportant			not sure		very important
1	2	3	4	5	

14. Political stability.

unimportant			not sure		very important
1	2	3	4	5	

15. Inheriting wealth from parents and relatives.

unimportant			not sure		very important
1	2	3	4	5	

16. Good luck in winning money at gambling.

unimportant			not sure		very important
1	2	3	4	5	

17. Having a good break.

unimportant			not sure		very important
1	2	3	4	5	

18. Being born with a good business sense.

unimportant			not sure		very important
1	2	3	4	5	

19. Good appearance (being good looking).

unimportant			not sure		very important
1	2	3	4	5	

Section B

* This part is concerned with general ideas about work. If you agree with a statement, circle 5. If you are not sure, circle 3. If you disagree, circle 1. Remember, there are not right or wrong answers. Just give your own honest opinion.

20. One who does a sloppy job at work should feel a little ashamed of oneself.

disagree			not sure		agree
1	2	3	4	5	

21. A worker should feel some responsibility to do a decent job, whether or not the supervisor is around.

disagree			not sure		agree
1	2	3	4	5	

22. There is nothing wrong with doing a poor job at work if one can get away with it.

disagree			not sure		agree
1	2	3	4	5	

23. There is nothing as satisfying as doing the best job possible.

disagree			not sure		agree
1	2	3	4	5	

24. One who feels no sense of pride in one's work is probably unhappy.

disagree			not sure		agree
1	2	3	4	5	

25. Only a fool worries about doing a job well, since it is important only that you do your job well enough not to get fired.

disagree			not sure		agree
1	2	3	4	5	

26. One should feel a sense of pride in one's work.

disagree			not sure		agree
1	2	3	4	5	

27. The most important thing about a job is liking the work.

disagree			not sure		agree
1	2	3	4	5	

28. Doing a good job should mean as much to a worker as a good paycheck.

disagree			not sure		agree
1	2	3	4	5	

29. Even if a person has a good job, the person should always be looking for a better job.

disagree			not sure		agree
1	2	3	4	5	

30. In choosing a job, the person ought to consider chances for advancement as well as other factors.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
31. One should always be thinking about pulling oneself up in the world and should work hard with the hope of being promoted to higher-level job.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
32. If a person likes his job, the person should be satisfied with it and should not push for a promotion to another job.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
33. The trouble with too many people is that when they find a job in which they are interested, they don't try to get a better job.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
34. A worker who turns down a promotion is probably making a mistake.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
35. A promotion to a higher-level job usually means more worries and should be avoided for that reason.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
36. A well-paying job that offers little opportunity for advancement is not a good job for me.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
37. One is better off if one is satisfied with one's job and is not concerned about being promoted to another job.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
38. Better decisions are made in a group than by individuals.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
39. One's contribution to the group is the most important thing about his/her work.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
40. One should take an active part in all the group affairs.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
41. It is best to have a job as part of an organization where all work together even if you don't get individual credit.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |

42. Working with a group is better than working alone.	disagree		not sure		agree
	1	2	3	4	5
43. Survival of the group is very important in an organization.	disagree		not sure		agree
	1	2	3	4	5
44. The group is the most important entity in any organization.	disagree		not sure		agree
	1	2	3	4	5
45. Work is a means to foster group interests.	disagree		not sure		agree
	1	2	3	4	5
46. Conformity is necessary for an organization to survive.	disagree		not sure		agree
	1	2	3	4	5
47. Work can be made satisfying.	disagree		not sure		agree
	1	2	3	4	5
48. The work place can be humanized.	disagree		not sure		agree
	1	2	3	4	5
49. Work can be made interesting rather than boring.	disagree		not sure		agree
	1	2	3	4	5
50. Work can be a means for self-expression.	disagree		not sure		agree
	1	2	3	4	5
51. Work can be organized to allow for human fulfillment.	disagree		not sure		agree
	1	2	3	4	5
52. The job should be a source of new experiences.	disagree		not sure		agree
	1	2	3	4	5
53. Work should enable one to learn new things.	disagree		not sure		agree
	1	2	3	4	5
54. Work should allow for the use of human capabilities.	disagree		not sure		agree
	1	2	3	4	5
55. One's job should give him a chance to try out new ideas.	disagree		not sure		agree
	1	2	3	4	5

56. Work can be made meaningful.	disagree 1	2	not sure 3	4	agree 5
57. Increased leisure time is bad for society.	disagree 1	2	not sure 3	4	agree 5
58. The less hours one spends working and more leisure time available the better.	disagree 1	2	not sure 3	4	agree 5
59. Success means having ample time to pursue leisure activities.	disagree 1	2	not sure 3	4	agree 5
60. The present trend towards a shorter work week is to be encouraged.	disagree 1	2	not sure 3	4	agree 5
61. Leisure time activities are more interesting than work.	disagree 1	2	not sure 3	4	agree 5
62. Work takes too much of our time, leaving little time to relax.	disagree 1	2	not sure 3	4	agree 5
63. More leisure time is good for people.	disagree 1	2	not sure 3	4	agree 5
64. The trend towards more leisure is not a good thing.	disagree 1	2	not sure 3	4	agree 5
65. People who work deserve success.	disagree 1	2	not sure 3	4	agree 5
66. Hard work is fulfilling in itself.	disagree 1	2	not sure 3	4	agree 5
67. Nothing is impossible if you work hard enough.	disagree 1	2	not sure 3	4	agree 5
68. If you work hard you will succeed.	disagree 1	2	not sure 3	4	agree 5
69. You should be the best at what you do.	disagree 1	2	not sure 3	4	agree 5

70. By working hard, an individual can overcome most obstacles that life presents and make his or her own way in the world.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
71. Hard work is not a key to success.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
72. People who earn more, who pay more in tax are more justified in finding legal loopholes to reduce their tax payment bill.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
73. The avoidance of tax by discovery of legal loopholes is unfair as only the well off can afford to employ accountants to find them.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
74. We should say "good luck" to people who avoid tax by finding legal loopholes.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
75. To avoid tax by finding legal loopholes is unethical.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
76. People who illegally evade small amounts of tax should be treated leniently by the law.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
77. People who illegally evade small amounts of tax should be treated harshly by the law.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
78. The law should treat people who evade large amounts of tax leniently.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
79. People who illegally evade large amounts of tax should be treated harshly by the law.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
80. A similar number of people would still evade tax even if taxation was reduced.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |
81. If people had to pay less tax, few people would attempt to evade payment.
- | | | | | | |
|----------|---|---|----------|---|-------|
| disagree | | | not sure | | agree |
| 1 | 2 | 3 | 4 | 5 | |

82. It is fair that high income earners pay proportionally more tax as this means that lower paid are able to receive services they otherwise would not be able to afford.

disagree			not sure		agree
1	2	3	4	5	

83. It is not fair that as people earn more money a greater proportion of earned income goes in income tax.

disagree			not sure		agree
1	2	3	4	5	

84. I feel that taxation is an imposition.

disagree			not sure		agree
1	2	3	4	5	

85. I feel that taxation is a method of paying for essential services for the common good.

disagree			not sure		agree
1	2	3	4	5	

86. The amount of tax that I pay is unreasonably high.

disagree			not sure		agree
1	2	3	4	5	

87. The amount of tax that I pay is about right.

disagree			not sure		agree
1	2	3	4	5	

Section C

* Finally, please provide us with the following information (circle a number).

88. What is your sex?

1 Female	2 Male
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89. What is your nationality?

1 Australian	2 Asian
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